



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name BANK OF AMERICA CORPORATION

City/State CHARLOTTE, NC

Bank Holding Company Information

Federal Reserve District: 5

Consolidated Assets (\$000): 3,169,495,000

Peer Group Number: 1 Number in Peer Group: 130

Number of Bank Subsidiaries: 2

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

BANK OF AMERICA CORPORATION
100 NORTH TRYON STREET

CHARLOTTE, NC 28255

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit	7A
Liquidity and Funding	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases	13A
Past Due and Nonaccrual Loans and Leases—Continued	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

BHC Name

City/State

Summary Ratios

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
Average assets (\$000)	3,028,820,500			2,676,843,250			2,406,303,750			2,333,723,250			2,270,708,000		
Net income (\$000)	31,978,000			17,894,000			27,430,000			28,147,000			18,232,000		
Number of BHCs in peer group	130			128			125			118			108		
	BHC	Peer #	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	1.45	2.60	7	1.66	2.77	8	2.09	3.01	14	2.10	3.08	13	2.05	2.92	12
+ Non-interest income	1.54	1.04	77	1.58	1.21	72	1.68	1.32	73	1.84	1.31	75	1.82	1.35	70
- Overhead expense	2.01	2.17	39	2.12	2.57	28	2.25	2.69	29	2.29	2.71	27	2.41	2.72	34
- Provision for credit losses	-0.15	-0.09	34	0.40	0.51	34	0.15	0.15	61	0.14	0.14	59	0.15	0.16	58
+ Securities gains (losses)	0	0.01	48	0.02	0.02	57	0.01	0.01	64	0.01	0	81	0.01	0.01	73
+ Other tax equivalent adjustments	0	0	87	0	0	87	0	0	84	0	0	84	0	0	9
= Pretax net operating income (tax equivalent)	1.14	1.66	11	0.73	1.04	21	1.39	1.56	33	1.51	1.57	40	1.33	1.43	37
Net operating income	1.06	1.26	29	0.67	0.81	31	1.14	1.19	39	1.21	1.24	42	0.80	0.89	39
Net income	1.06	1.26	29	0.67	0.82	30	1.14	1.19	39	1.21	1.24	42	0.80	0.90	38
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42			0.99	
Percent of Average Earning Assets															
Interest income (tax equivalent)	1.75	3.06	6	2.17	3.55	6	3.36	4.41	6	3.26	4.24	6	2.94	3.80	12
Interest expense	0.17	0.25	38	0.34	0.52	25	1.04	1.08	50	0.92	0.86	63	0.65	0.60	65
Net interest income (tax equivalent)	1.58	2.80	7	1.83	3.01	9	2.33	3.33	16	2.34	3.38	14	2.29	3.19	15
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.23	0.11	83	0.40	0.27	74	0.37	0.21	80	0.39	0.22	85	0.41	0.24	85
Earnings coverage of net loan and lease losses (X)	13.29	39.72	32	7.17	22.91	34	9.96	24.40	41	10.06	21.75	38	8.17	19.67	30
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.21	1.23	51	1.95	1.58	76	0.92	0.83	61	0.99	0.90	63	1.06	0.98	59
Allowance for loan and lease losses / Total loans and leases	1.19	1.20	49	1.93	1.55	77	0.92	0.81	60	0.98	0.89	64	1.05	0.96	59
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.50	0.49	56	0.57	0.71	43	0.40	0.57	34	0.57	0.61	47	0.73	0.72	56
30-89 days past due loans and leases / Total loans and leases	0.42	0.32	70	0.42	0.39	66	0.51	0.43	66	0.55	0.44	70	0.66	0.47	80
Liquidity and Funding															
Net noncore funding dependence	2.55	-2.33	66	-4.48	3.20	28	11.47	14.45	42	10.36	16.62	30	12.48	17.03	39
Net short-term noncore funding dependence	-15.25	-7.71	25	-24.18	-4.76	9	-7.32	3.38	15	-6.89	4.66	15	-3.89	4.83	20
Net loans and leases / Total assets	32.40	58.67	9	33.85	61.58	10	41.87	63.77	12	41.22	63.98	12	43.01	62.73	15
Capitalization															
Tier 1 leverage ratio	6.36	8.98	3	7.36	9.13	5	7.94	9.76	9	8.37	9.71	12	8.61	9.53	23
Holding company equity capital / Total assets	8.52	10.71	16	9.68	11.16	30	10.88	12.43	33	11.27	12.22	42	11.71	11.94	55
Total equity capital (including minority interest) / Total assets	8.52	10.82	14	9.68	11.29	27	10.88	12.57	30	11.27	12.27	40	11.71	12.01	53
Common equity tier 1 capital / Total risk-weighted assets	10.62	12.42	24	11.94	12.38	47	11.17	12.17	33	11.64	12.12	49	11.93	12.19	53
Net loans and leases / Equity capital (X)	3.80	5.53	16	3.50	5.58	13	3.85	5.21	20	3.66	5.29	16	3.67	5.27	17
Cash dividends / Net income	25	28.27	43	43.08	42.30	52	27.63	33.12	37	24.43	27.31	33	30.75	31.29	43
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36			47.52	
Growth Rates															
Assets	12.41	10.50	70	15.84	16.68	50	3.36	9.26	31	3.22	7	39	4.21	8.28	43
Equity capital	-1.05	7.46	10	3.06	6.99	31	-0.19	10.49	9	-0.68	7.89	21	0.11	10.18	15
Net loans and leases	7.61	3.36	70	-6.36	9.07	8	4.99	9.10	43	-1.07	7.89	6	4.83	9.38	38
Noncore funding	6.07	-14.79	80	1.73	-12.18	67	4.09	6.59	48	6.20	10.67	47	8.51	5.59	62
Parent Company Ratios															
Short-term debt / Equity capital	1.91	0.57	84	3.43	0.77	86	3.83	1.02	83	6.09	1.14	88	8.36	1.07	91
Long-term debt / Equity capital	91.94	10.95	96	81.97	13.56	94	71.66	13.04	93	62.68	13.37	89	59.81	12.69	90
Equity investment in subsidiaries / Equity capital	118.54	103.22	92	113.41	102.81	90	113.71	103.22	91	111.74	103.10	84	112.95	102.10	88
Cash from ops + noncash items + op expense / Op expense + dividends	121.84	154.48	40	239.94	147.24	87	388.06	190.27	90	215.59	174.91	72	120.80	148.20	42

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/20219	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	31,041,000	35,927,000	46,585,000	44,333,000	38,376,000	-13.60	-11.53
Income from lease financing receivables.....	675,000	778,000	895,000	825,000	861,000	-13.24	-5.33
Fully taxable income on loans and leases.....	31,622,000	36,598,000	47,327,000	45,003,000	39,056,000	-13.60	-11.17
Tax-exempt income on loans and leases.....	94,000	107,000	153,000	155,000	181,000	-12.15	-53.00
Estimated tax benefit on income on loans and leases.....	132,033	132,223	160,825	160,536	342,382	-0.14	-71.03
Income on loans and leases (tax equivalent).....	31,848,033	36,837,223	47,640,825	45,318,536	39,579,382	-13.54	-12.16
Investment interest income (tax equivalent).....	12,642,967	10,062,777	12,073,175	11,928,464	10,752,618	25.64	36.40
Interest on balances due from depository institutions.....	187,000	378,000	2,009,000	2,112,000	1,341,000	-50.53	-74.28
Interest income on other earning assets.....	3,908,000	5,415,000	10,884,000	8,869,000	7,926,000	-27.83	-37.95
Total interest income (tax equivalent).....	48,586,000	52,693,000	72,607,000	68,228,000	59,599,000	-7.79	-7.54
Interest on time deposits of \$250K or more.....	49,000	185,000	267,000	138,000	90,000	-73.51	
Interest on time deposits < \$250K.....	71,000	330,000	445,000	281,000	218,000	-78.48	
Interest on foreign office deposits.....	53,000	232,000	834,000	705,000	578,000	-77.16	-87.47
Interest on other deposits.....	364,000	1,196,000	5,642,000	3,370,000	1,045,000	-69.57	9.64
Interest on other borrowings and trading liabilities.....	3,478,000	5,437,000	13,995,000	13,680,000	10,150,000	-36.03	-54.32
Interest on subordinated debt and mandatory convertible securities.....	723,000	844,000	1,161,000	1,161,000	1,022,000	-14.34	-32.11
Total interest expense.....	4,738,000	8,224,000	22,344,000	19,335,000	13,103,000	-42.39	-51.13
Net interest income (tax equivalent).....	43,848,000	44,469,000	50,263,000	48,893,000	46,496,000	-1.40	2.32
Non-interest income.....	46,535,000	42,181,000	40,387,000	42,890,000	41,427,000	10.32	12.72
Adjusted operating income (tax equivalent).....	90,383,000	86,650,000	90,650,000	91,783,000	87,923,000	4.31	7.42
Overhead expense.....	60,752,000	56,858,000	54,035,000	53,452,000	54,776,000	6.85	10.50
Provision for credit losses.....	-4,604,000	10,677,000	3,574,000	3,261,000	3,311,000		
Securities gains (losses).....	22,000	411,000	193,000	121,000	304,000	-94.65	-95.33
Other tax equivalent adjustments.....	1,000	1,000	2,000	1,000	-1,000	0.00	0.00
Pretax net operating income (tax equivalent).....	34,404,000	19,490,000	33,353,000	35,195,000	30,139,000	76.52	32.05
Applicable income taxes.....	1,998,000	1,101,000	5,324,000	6,437,000	10,982,000	81.47	-72.43
Tax equivalent adjustments.....	428,000	499,000	598,000	610,000	924,000	-14.23	-52.50
Applicable income taxes (tax equivalent).....	2,426,000	1,600,000	5,922,000	7,047,000	11,906,000	51.63	-70.23
Minority interest.....	0	-4,000	1,000	1,000	1,000		
Net income before discontinued operations, net of minority interest.....	31,978,000	17,894,000	27,430,000	28,147,000	18,232,000	78.71	78.59
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	31,978,000	17,894,000	27,430,000	28,147,000	18,232,000	78.71	78.59
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	31,978,000	17,890,000	27,431,000	28,148,000	18,233,000	78.75	78.59
Investment securities income (tax equivalent).....	12,642,967	10,062,777	12,073,175	11,928,464	10,752,618	25.64	36.40
US Treasury and agency securities (excluding mortgage-backed securities).....	1,532,000	1,022,000	1,186,000	990,000	839,000	49.90	258.78
Mortgage-backed securities.....	10,461,000	8,166,000	9,731,000	9,684,000	8,674,000	28.10	33.41
All other securities.....	649,967	874,777	1,156,175	1,254,464	1,239,618	-25.70	-35.09
Cash dividends declared.....	7,996,000	7,709,000	7,578,000	6,875,000	5,606,000	3.72	87.92
Common.....	6,575,000	6,288,000	6,146,000	5,424,000	4,028,000	4.56	155.54
Preferred.....	1,421,000	1,421,000	1,432,000	1,451,000	1,578,000	0.00	-15.52

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	1.60	2.85	6	1.97	3.27	6	3.02	4	8	2.92	3.87	9	2.62	3.47	11
Less: Interest expense	0.16	0.23	38	0.31	0.48	27	0.93	0.98	47	0.83	0.79	63	0.58	0.55	65
Equals: Net interest income (tax equivalent)	1.45	2.60	7	1.66	2.77	8	2.09	3.01	14	2.10	3.08	13	2.05	2.92	12
Plus: Non-interest income	1.54	1.04	77	1.58	1.21	72	1.68	1.32	73	1.84	1.31	75	1.82	1.35	70
Equals: adjusted operating income (tax equivalent)	2.98	3.70	10	3.24	4.04	14	3.77	4.41	20	3.93	4.46	24	3.87	4.33	26
Less: Overhead expense	2.01	2.17	39	2.12	2.57	28	2.25	2.69	29	2.29	2.71	27	2.41	2.72	34
Less: Provision for credit losses	-0.15	-0.09	34	0.40	0.51	34	0.15	0.15	61	0.14	0.14	59	0.15	0.16	58
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	46	0	0	49	0	0	51	0	0	47
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	48	0.02	0.02	57	0.01	0.01	64	0.01	0	81	0.01	0.01	76
Plus: other tax equivalent adjustments	0	0	87	0	0	87	0	0	84	0	0	84	0	0	9
Equals: Pretax net operating income (tax equivalent)	1.14	1.66	11	0.73	1.04	21	1.39	1.56	33	1.51	1.57	40	1.33	1.43	37
Less: Applicable income taxes (tax equivalent)	0.08	0.38	3	0.06	0.23	11	0.25	0.36	20	0.30	0.33	41	0.52	0.55	44
Less: Minority interest	0	0	40	0	0	6	0	0	72	0	0	71	0	0	66
Equals: Net operating income	1.06	1.26	29	0.67	0.81	31	1.14	1.19	39	1.21	1.24	42	0.80	0.89	39
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	51	0	0	48
Equals: Net income	1.06	1.26	29	0.67	0.82	30	1.14	1.19	39	1.21	1.24	42	0.80	0.90	38
Memo: Net income (last four quarters)	1.06	1.26	29	0.67	0.82	30	1.14	1.19	39	1.21	1.24	41	0.80	0.91	37
Net income—BHC and noncontrolling (minority) interest	1.06	1.27	28	0.67	0.83	30	1.14	1.20	39	1.21	1.25	41	0.80	0.91	38
Margin Analysis															
Average earning assets / Average assets	91.57	93.08	29	90.79	92.32	30	89.68	91.05	34	89.70	91.48	26	89.31	91.61	26
Average interest-bearing funds / Average assets	56.84	61.99	30	59.41	64.06	28	61.84	65.57	34	59.30	65.56	24	57.71	65.75	19
Interest income (tax equivalent) / Average earning assets	1.75	3.06	6	2.17	3.55	6	3.36	4.41	6	3.26	4.24	6	2.94	3.80	12
Interest expense / Average earning assets	0.17	0.25	38	0.34	0.52	25	1.04	1.08	50	0.92	0.86	63	0.65	0.60	65
Net interest income (tax equivalent) / Average earning assets	1.58	2.80	7	1.83	3.01	9	2.33	3.33	16	2.34	3.38	14	2.29	3.19	15
Yield or Cost															
Total loans and leases (tax equivalent)	3.24	4.01	10	3.58	4.27	11	4.79	5.09	35	4.65	4.95	36	4.11	4.52	25
Interest-bearing bank balances	0.06	0.14	6	0.15	0.27	17	1.38	2.04	17	1.34	1.64	26	0.96	1.05	34
Federal funds sold and reverse repos	-0.03	0.25	6	0.29	0.68	35	1.73	2.44	30	1.26	2.17	14	1.07	1.41	38
Trading assets	1.17	0.45	75	1.49	0.60	77	1.86	0.99	70	1.93	1.11	67	1.85	1.11	68
Total earning assets	1.74	3.04	6	2.15	3.51	6	3.34	4.36	7	3.23	4.20	6	2.89	3.73	11
Investment securities (tax equivalent)	1.42	1.77	26	1.95	2.25	25	2.73	2.76	49	2.75	2.68	62	2.56	2.47	60
US Treasury and agency securities (excluding mortgage-backed securities)	0.58	1.14	18	1.08	1.75	22	1.97	2.32	31	1.80	2.05	32	1.61	1.62	48
Mortgage-backed securities	1.67	1.57	62	2.02	2.05	43	2.80	2.61	75	2.78	2.50	83	2.58	2.23	83
All other securities	2.05	2.81	27	2.47	3.24	21	3.59	4.06	42	4.15	4.20	70	3.58	3.66	53
Interest-bearing deposits	0.05	0.21	7	0.18	0.53	9	0.73	1.10	24	0.51	0.81	22	0.23	0.49	19
Time deposits of \$250K or more	0.30	0.66	12	0.84	1.42	7	1.16	1.96	6	0.68	1.44	6			
Time deposits < \$250K	0.30	0.62	13	1.03	1.36	22	1.35	1.82	19	0.90	1.29	22			
Other domestic deposits	0.03	0.15	6	0.13	0.36	8	0.66	0.93	32	0.43	0.67	27			
Foreign deposits	0.06	0.14	48	0.30	0.42	39	1.17	1.19	50	1.03	0.97	53	0.87	0.51	75
Federal funds purchased and repos	0.22	0.17	78	0.65	0.62	66	2.22	1.86	66	1.71	1.51	55	1.27	0.94	74
Other borrowed funds and trading liabilities	0.65	1.27	26	0.97	1.50	28	2.31	2.38	47	2.55	2.28	66	1.93	1.77	62
All interest-bearing funds	0.28	0.37	35	0.52	0.74	27	1.50	1.49	60	1.40	1.19	69	1	0.82	68

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Non-interest Income and Expenses					
Total non-interest income	46,535,000	42,181,000	40,387,000	42,890,000	41,427,000
Fiduciary activities income	2,341,000	2,024,000	1,985,000	1,990,000	1,853,000
Service charges on deposit accounts - domestic	5,282,000	4,984,000	5,401,000	5,489,000	5,577,000
Trading revenue	10,580,000	6,876,000	8,175,000	8,578,000	7,473,000
Investment banking fees and commissions	23,292,000	19,775,000	17,600,000	17,532,000	17,470,000
Insurance activities revenue	12,000	14,000	16,000	19,000	416,000
Venture capital revenue	-2,000	0	1,000	2,000	0
Net servicing fees	235,000	-73,000	75,000	610,000	351,000
Net securitization income	134,000	51,000	118,000	84,000	85,000
Net gains (losses) on sales of loans, OREO, other assets	-59,000	425,000	-1,762,000	918,000	-505,000
Other non-interest income	4,720,000	8,105,000	8,778,000	7,668,000	8,707,000
Total overhead expenses	60,752,000	56,858,000	54,035,000	53,452,000	54,776,000
Personnel expense	37,057,000	33,425,000	32,920,000	31,929,000	31,943,000
Net occupancy expense	6,576,000	6,459,000	5,966,000	5,771,000	5,702,000
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	76,000	95,000	112,000	538,000	621,000
Other operating expenses	17,043,000	16,879,000	15,037,000	15,214,000	16,510,000
Fee income on mutual funds and annuities	1,219,000	1,239,000	1,426,000	1,616,000	1,901,000
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	207,294	211,378	205,429	201,834	206,986
Average personnel expense per employee	178.77	158.13	160.25	158.19	154.32
Average assets per employee	14,611.23	12,663.77	11,713.55	11,562.59	10,970.35

	BHC	Peer # 1	Pct													
Analysis Ratios																
Mutual fund fee income / Non-interest income	2.62	2.17	61	2.94	2.02	68	3.53	2.72	66	3.77	3.08	63	4.59	2.85	72	
Overhead expenses / Net Interest Income + non-interest income	67.54	59.28	82	66	62.28	68	60	61.29	49	58.63	60.88	39	62.96	63.61	44	
Percent of Average Assets																
Total overhead expense	2.01	2.17	39	2.12	2.57	28	2.25	2.69	29	2.29	2.71	27	2.41	2.72	34	
Personnel expense	1.22	1.21	57	1.25	1.30	46	1.37	1.41	46	1.37	1.44	40	1.41	1.42	50	
Net occupancy expense	0.22	0.23	41	0.24	0.26	40	0.25	0.28	31	0.25	0.28	31	0.25	0.29	35	
Other operating expenses	0.57	0.72	30	0.63	0.94	23	0.63	0.97	19	0.67	0.97	20	0.75	1	30	
Overhead less non-interest income	0.47	1.10	10	0.55	1.25	12	0.57	1.32	11	0.45	1.38	8	0.59	1.34	11	
Percent of Adjusted Operating Income (Tax Equivalent)																
Total overhead expense	67.22	58.83	82	65.62	61.82	67	59.61	60.64	51	58.24	60.37	40	62.30	62.73	47	
Personnel expense	41	32.93	89	38.57	32.36	88	36.32	32.39	72	34.79	32.51	65	36.33	32.93	66	
Net occupancy expense	7.28	6.23	68	7.45	6.58	65	6.58	6.52	52	6.29	6.48	45	6.49	6.70	44	
Other operating expenses	18.94	19.18	51	19.59	22.28	44	16.71	21.20	27	17.16	20.90	29	19.48	22.41	35	
Total non-interest income	51.49	27.67	89	48.68	28.83	87	44.55	29.23	83	46.73	28.50	86	47.12	31.08	82	
Fiduciary activities income	2.59	2.20	62	2.34	2.09	62	2.19	1.97	61	2.17	2.14	60	2.11	2.38	55	
Service charges on domestic deposit accounts	5.84	3.27	88	5.75	3.27	87	5.96	3.88	78	5.98	4.15	70	6.34	4.28	69	
Trading revenue	11.71	0.62	95	7.94	1.28	91	9.02	1.18	92	9.35	0.85	95	8.50	0.90	94	
Investment banking fees and commissions	25.77	2.58	97	22.82	2.46	96	19.42	3.54	92	19.10	3.42	92	19.87	3.62	91	
Insurance activities revenue	0.01	0.36	37	0.02	0.41	34	0.02	0.47	36	0.02	0.47	36	0.47	0.55	69	
Venture capital revenue	0	0.04	2	0	0.01	44	0	0.02	84	0	0.02	81	0	0.01	44	
Net servicing fees	0.26	0.60	52	-0.08	0.01	24	0.08	0.28	46	0.66	0.65	66	0.40	0.60	52	
Net securitization income	0.15	0.01	93	0.06	0	93	0.13	0.01	92	0.09	0.01	93	0.10	0.01	93	
Net gain (loss) - sales of loans, OREO, and other assets	-0.07	3.30	1	0.49	3.92	26	-1.94	1.86	4	1	1.61	49	-0.57	1.67	5	
Other non-interest income	5.22	9.27	25	9.35	9.65	58	9.68	10.04	60	8.35	9.86	53	9.90	10.77	52	
Overhead less non-interest income	15.73	30.52	13	16.94	31.93	15	15.06	31.06	15	11.51	31.46	9	15.18	31.19	11	
Applicable income taxes / Pretax net operating income (tax equivalent)	5.81	21.18	2	5.65	18.63	5	15.96	20.56	16	18.29	19.04	35	36.44	32.99	59	
Applicable income tax + TE / Pretax net operating income + TE	7.05	22.67	3	8.21	21.18	5	17.76	23.23	9	20.02	21.56	28	39.50	37.95	56	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Real estate loans	332,420,000	338,168,000	360,362,000	337,046,000	341,521,000	-1.70	-1.80
Commercial and industrial loans	298,150,000	291,121,000	302,952,000	279,685,000	272,945,000	2.41	17.41
Loans to individuals	164,379,000	151,234,000	171,062,000	172,387,000	174,869,000	8.69	-4.47
Loans to depository institutions and acceptances of other banks	14,276,000	11,876,000	19,610,000	17,367,000	20,771,000	20.21	-26.31
Agricultural loans	2,923,000	622,000	644,000	563,000	619,000	369.94	336.27
Other loans and leases	227,277,000	180,153,000	173,963,000	173,332,000	180,904,000	26.16	39.74
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	1,039,425,000	973,174,000	1,028,593,000	980,380,000	991,629,000	6.81	9.73
Less: Allowance for loan and lease losses	12,387,000	18,802,000	9,416,000	9,601,000	10,393,000	-34.12	10.23
Net loans and leases	1,027,038,000	954,372,000	1,019,177,000	970,779,000	981,236,000	7.61	9.73
Debt securities that reprice or mature in over 1 year	938,716,000	630,818,000	426,203,000	399,988,000	393,451,000	48.81	149.41
Mutual funds and equity securities	338,000	1,687,000	1,174,000	1,446,000	3,189,000	-79.96	-89.95
Subtotal	1,966,092,000	1,586,877,000	1,446,554,000	1,372,213,000	1,377,876,000	23.90	49.43
Interest-bearing bank balances	325,827,000	348,930,000	137,516,000	154,530,000	136,874,000	-6.62	161.04
Federal funds sold and reverse repos	250,720,000	304,058,000	274,597,000	259,409,000	212,747,000	-17.54	26.48
Debt securities that reprice or mature within 1 year	35,035,000	41,932,000	35,157,000	33,017,000	33,162,000	-16.45	4.33
Trading assets	290,087,000	256,866,000	277,292,000	265,770,000	258,907,000	12.93	20.34
Total earning assets	2,867,779,000	2,538,683,000	2,171,125,000	2,084,952,000	2,019,666,000	12.96	49.87
Non-interest-bearing cash and due from depository institutions	29,222,000	36,430,000	30,151,000	29,063,000	29,481,000	-19.79	-4.94
Premises, fixed assets, and leases	21,323,000	21,249,000	20,362,000	9,906,000	9,247,000	0.35	133.32
Other real estate owned	319,000	213,000	357,000	373,000	328,000	49.77	-22.95
Investment in unconsolidated subsidiaries	12,419,000	10,154,000	9,289,000	11,942,000	9,831,000	22.31	35.03
Intangible and other assets	238,470,000	212,928,000	202,795,000	218,744,000	212,924,000	12.00	5.40
Total assets	3,169,495,000	2,819,627,000	2,434,079,000	2,354,980,000	2,281,477,000	12.41	44.77
Quarterly average assets	3,160,191,000	2,785,881,000	2,448,358,000	2,343,657,000	2,303,906,000	13.44	42.96
Average loans and leases (YTD)	981,804,750	1,027,830,250	993,592,250	974,739,500	961,911,500	-4.48	5.12
Memoranda							
Loans held-for-sale	15,635,000	9,243,000	9,158,000	10,367,000	11,430,000	69.16	72.46
Loans not held-for-sale	1,023,790,000	963,931,000	1,019,435,000	970,013,000	980,199,000	6.21	9.13
Real estate loans secured by 1-4 family	252,380,000	258,879,000	278,413,000	258,145,000	262,960,000	-2.51	-3.50
Commercial real estate loans	75,477,000	73,692,000	76,048,000	71,712,000	71,846,000	2.42	4.71
Construction and land development	9,691,000	9,920,000	9,131,000	7,962,000	9,147,000	-2.31	6.85
Multifamily	5,392,000	4,807,000	5,049,000	5,165,000	5,538,000	12.17	-9.74
Nonfarm nonresidential	60,394,000	58,965,000	61,868,000	58,585,000	57,161,000	2.42	5.88
Real estate loans secured by farmland	2,049,000	1,847,000	1,966,000	2,005,000	2,094,000	10.94	4.17
Total investment securities	974,107,000	674,457,000	462,543,000	434,464,000	429,902,000	44.43	135.61
U.S. Treasury securities	309,970,000	131,346,000	67,333,000	53,663,000	51,915,000	136.00	562.48
US agency securities (excluding mortgage-backed securities)	1,035,000	1,118,000	1,195,000	1,260,000	1,609,000	-7.42	-29.30
Municipal securities	10,862,000	13,366,000	14,589,000	14,862,000	18,448,000	-18.73	-28.32
Mortgage-backed securities	633,054,000	507,245,000	358,201,000	346,745,000	341,288,000	24.80	92.18
Asset-backed securities	4,570,000	4,620,000	5,764,000	6,614,000	6,805,000	-1.08	-52.99
Other debt securities	14,278,000	15,075,000	14,287,000	9,874,000	6,648,000	-5.29	89.01
Mutual funds and equity securities	338,000	1,687,000	1,174,000	1,446,000	3,189,000	-79.96	-89.95
Available-for-sale securities	299,178,000	234,491,000	245,639,000	229,366,000	304,889,000	27.59	0.95
U.S. Treasury securities	198,111,000	115,262,000	67,333,000	53,663,000	51,915,000	71.88	323.41
US agency securities (excluding mortgage-backed securities)	1,035,000	1,118,000	1,195,000	1,260,000	1,609,000	-7.42	-29.30
Municipal securities	10,848,000	13,347,000	14,560,000	14,821,000	18,390,000	-18.72	-28.04
Mortgage-backed securities	70,743,000	85,069,000	143,505,000	143,629,000	216,333,000	-16.84	-66.70
Asset-backed securities	4,570,000	4,620,000	5,764,000	6,614,000	6,805,000	-1.08	-52.99
Other debt securities	13,871,000	15,075,000	13,282,000	9,379,000	6,648,000	-7.99	83.62
Mutual funds and equity securities	0	0	0	0	3,189,000		-100.00
Held-to-maturity securities appreciation (depreciation)	-8,665,000	9,932,000	4,091,000	-3,218,000	-1,714,000		
Available-for-sale securities appreciation (depreciation)	3,291,000	6,253,000	2,332,000	-4,910,000	-2,043,000	-47.37	
Structured notes, fair value	1,524,000	789,000	1,544,000	2,618,000	3,057,000	93.16	-75.49
Pledged securities	111,579,000	64,968,000	65,984,000	39,938,000	36,275,000	71.74	191.76

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	784,197,000	650,686,000	403,319,000	412,712,000	430,960,000	20.52	76.82
NOW, ATS and transaction accounts	120,268,000	120,298,000	146,324,000	121,271,000	80,223,000	-0.02	183.48
Time deposits less brokered deposits < \$250K	20,413,000	2,938,000	-2,611,000	6,329,000	22,119,000	594.79	
MMDA and other savings accounts	1,008,201,000	874,263,000	732,874,000	720,194,000	664,054,000	15.32	55.78
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	1,933,079,000	1,648,185,000	1,279,906,000	1,260,506,000	1,197,356,000	17.29	67.04
Time deposits of \$250K or more	16,924,000	15,250,000	28,064,000	19,559,000	19,309,000	10.98	
Foreign deposits	114,343,000	106,465,000	90,766,000	77,253,000	82,319,000	7.40	65.45
Federal funds purchased and repos	192,329,000	170,323,000	165,109,000	186,988,000	176,865,000	12.92	12.94
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	8,958,000	1,000,000	0	0	0	795.80	
Other borrowings w/remaining maturity of 1 year or less	84,797,000	88,995,000	101,396,000	113,113,000	108,644,000	-4.72	-9.82
Other borrowings w/remaining maturity over 1 year	244,237,000	216,184,000	191,809,000	167,931,000	156,740,000	12.98	72.34
Brokered deposits < \$250K	100,000	25,583,000	36,070,000	24,269,000	10,860,000	-99.61	
Noncore funding	661,688,000	623,800,000	613,214,000	589,113,000	554,737,000	6.07	29.43
Trading liabilities	136,295,000	115,301,000	119,931,000	104,403,000	113,944,000	18.21	35.87
Subordinated notes and debentures + trust preferred securities	27,203,000	26,759,000	24,897,000	24,937,000	31,577,000	1.66	-30.69
Other liabilities	141,164,000	132,658,000	131,287,000	110,659,000	116,717,000	6.41	23.37
Total liabilities	2,899,429,000	2,546,703,000	2,169,235,000	2,089,618,000	2,014,331,000	13.85	50.82
Equity Capital							
Perpetual preferred stock (including surplus)	24,708,000	24,510,000	23,401,000	22,326,000	22,323,000	0.81	-2.03
Common stock	81,000	87,000	88,000	97,000	103,000	-6.90	-19.80
Common surplus	62,317,000	85,895,000	91,635,000	118,799,000	137,986,000	-27.45	-57.59
Retained earnings	188,064,000	164,088,000	156,319,000	136,314,000	113,816,000	14.61	84.61
Accumulated other comprehensive income	-5,104,000	-1,656,000	-6,633,000	-12,211,000	-7,082,000		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	270,066,000	272,924,000	264,810,000	265,325,000	267,146,000	-1.05	1.21
Noncontrolling (minority) interest in subsidiaries	0	0	34,000	37,000	0		
Total equity capital, including minority interest	270,066,000	272,924,000	264,844,000	265,362,000	267,146,000	-1.05	1.21
Total liabilities and capital	3,169,495,000	2,819,627,000	2,434,079,000	2,354,980,000	2,281,477,000	12.41	44.77
Memoranda							
Non-interest-bearing deposits	811,654,000	668,384,000	417,037,000	426,772,000	444,989,000	21.44	79.71
Interest-bearing deposits	1,252,792,000	1,127,099,000	1,017,769,000	954,815,000	864,855,000	11.15	54.52
Total deposits	2,064,446,000	1,795,483,000	1,434,806,000	1,381,587,000	1,309,844,000	14.98	63.53
Long-term debt that reprices within 1 year	24,720,000	23,243,000	27,505,000	29,926,000	30,595,000	6.35	-2.10
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	272,924,000	264,810,000	265,325,000	267,146,000	266,840,000		
Accounting restatements	0	-2,406,000	165,000	25,000	-645,000		
Net income	31,978,000	17,894,000	27,430,000	28,147,000	18,232,000		
Net sale of new perpetual preferred stock	198,000	1,109,000	1,075,000	3,000	-2,897,000		
Net sale of new common stock	-23,590,000	-5,751,000	-27,185,000	-19,205,000	-8,948,000		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	7,996,000	7,709,000	7,578,000	6,875,000	5,606,000		
Change in other comprehensive income	-3,448,000	4,977,000	5,578,000	-3,916,000	206,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	-36,000		
Holding company equity capital, ending balance	270,066,000	272,924,000	264,810,000	265,325,000	267,146,000		

BHC Name

City/State

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	10.49	36.25	10	11.99	36.22	13	14.80	37.78	18	14.31	37.19	15	14.97	35.54	18
Commercial and industrial loans	9.41	10.76	51	10.32	13.52	31	12.45	12.02	57	11.88	12.85	48	11.96	12.62	54
Loans to individuals	5.19	3.36	76	5.36	3.40	72	7.03	4.20	72	7.32	4.31	73	7.66	4.47	72
Loans to depository institutions and acceptances of other banks	0.45	0.02	96	0.42	0.03	93	0.81	0.04	95	0.74	0.05	94	0.91	0.06	95
Agricultural loans	0.09	0.18	62	0.02	0.19	43	0.03	0.24	43	0.02	0.30	44	0.03	0.21	47
Other loans and leases	7.17	4.47	72	6.39	4.63	67	7.15	5.01	69	7.36	5	68	7.93	5.10	75
Net loans and leases	32.40	58.67	9	33.85	61.58	10	41.87	63.77	12	41.22	63.98	12	43.01	62.73	15
Debt securities over 1 year	29.62	19.46	80	22.37	15.55	79	17.51	14.60	65	16.98	14.63	63	17.25	14.83	63
Mutual funds and equity securities	0.01	0.06	40	0.06	0.05	67	0.05	0.06	59	0.06	0.06	65	0.14	0.06	76
Subtotal	62.03	79.22	8	56.28	78.16	10	59.43	79.65	12	58.27	79.97	11	60.39	79.31	12
Interest-bearing bank balances	10.28	8.50	61	12.38	7.51	82	5.65	3.06	76	6.56	3.04	82	6	3.46	77
Federal funds sold and reverse repos	7.91	0.54	93	10.78	0.82	93	11.28	1.57	88	11.02	1.66	89	9.32	1.81	88
Debt securities 1 year or less	1.11	1.56	52	1.49	1.68	55	1.44	1.91	54	1.40	1.96	57	1.45	1.86	55
Trading assets	9.15	0.49	94	9.11	1.01	91	11.39	1.19	92	11.29	1.33	91	11.35	1.34	91
Total earning assets	90.48	91.77	35	90.04	91.05	37	89.20	89.53	43	88.53	89.74	36	88.52	89.84	33
Non-interest cash and due from depository institutions	0.92	0.82	61	1.29	1.07	68	1.24	1.14	57	1.23	1.21	48	1.29	1.22	55
Other real estate owned	0.01	0.01	63	0.01	0.02	37	0.01	0.03	41	0.02	0.04	36	0.01	0.05	30
All other assets	8.60	7.35	64	8.67	7.82	64	9.56	9.27	54	10.23	8.98	68	10.18	8.86	67
Memoranda															
Short-term investments	19.30	11.47	83	24.65	11.17	88	18.38	7.63	85	18.98	7.80	84	16.78	8.69	82
U.S. Treasury securities	9.78	1.47	95	4.66	0.84	89	2.77	1.03	79	2.28	1.04	79	2.28	1.02	80
US agency securities (excluding mortgage-backed securities)	0.03	0.82	27	0.04	0.63	29	0.05	0.54	34	0.05	0.69	29	0.07	0.75	35
Municipal securities	0.34	1.73	32	0.47	1.69	37	0.60	1.34	42	0.63	1.62	40	0.81	1.60	45
Mortgage-backed securities	19.97	14.14	78	17.99	11.75	79	14.72	11.44	70	14.72	11.13	70	14.96	11.06	71
Asset-backed securities	0.14	0.50	60	0.16	0.32	65	0.24	0.28	70	0.28	0.33	71	0.30	0.30	71
Other debt securities	0.45	0.53	60	0.53	0.42	68	0.59	0.39	73	0.42	0.41	69	0.29	0.38	66
Loans held-for-sale	0.49	0.55	69	0.33	0.52	48	0.38	0.39	64	0.44	0.30	74	0.50	0.33	76
Loans held for investment	32.30	58.06	9	34.19	61.72	9	41.88	63.50	12	41.19	63.93	12	42.96	62.63	15
Real estate loans secured by 1-4 family	7.96	11.46	34	9.18	11.91	37	11.44	13.29	41	10.96	13.46	38	11.53	13.44	39
Revolving	0.86	1.42	43	1.19	1.66	48	1.60	2.07	47	1.94	2.27	48	2.31	2.40	51
Closed-end, secured by first liens	7.07	9.67	38	7.94	9.81	41	9.76	10.69	46	8.91	10.57	42	9.01	10.35	42
Closed-end, secured by junior liens	0.03	0.17	25	0.05	0.22	26	0.08	0.28	30	0.10	0.31	31	0.21	0.34	44
Commercial real estate loans	2.38	22.69	8	2.61	22.22	10	3.12	22.23	14	3.05	21.58	15	3.15	19.88	16
Construction and land development	0.31	3.34	10	0.35	3.40	14	0.38	3.44	17	0.34	3.51	14	0.40	3.25	18
Multifamily	0.17	3.57	6	0.17	3.12	9	0.21	3.01	11	0.22	2.72	11	0.24	2.54	13
Nonfarm nonresidential	1.91	14.57	9	2.09	14.72	12	2.54	14.69	16	2.49	14.44	15	2.51	13.30	17
Real estate loans secured by farmland	0.06	0.30	50	0.07	0.33	46	0.08	0.36	50	0.09	0.41	51	0.09	0.32	54

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	31.98	61.05	13	34.75	57.15	17	35.03	57.46	19	34.38	56.49	17	34.44	54.84	18
Real estate loans secured by 1-4 family	24.28	19.86	65	26.60	19.43	74	27.07	20.75	69	26.33	21.10	68	26.52	21.45	62
Revolving	2.63	2.43	56	3.44	2.64	62	3.78	3.15	57	4.67	3.50	64	5.31	3.77	70
Closed-end	21.65	17.24	69	23.16	16.59	78	23.29	17.39	73	21.66	17.39	68	21.21	17.41	66
Commercial real estate loans	7.26	37.86	8	7.57	34.63	10	7.39	33.52	10	7.31	32.14	12	7.25	29.99	14
Construction and land development	0.93	5.65	13	1.02	5.26	15	0.89	5.09	15	0.81	5.20	13	0.92	4.90	14
1-4 family	0.04	1.18	16	0.06	0.93	17	0.06	0.94	21	0.06	1.02	23	0.08	0.89	27
Other	0.89	4.40	13	0.96	4.19	16	0.83	4.02	15	0.75	4.05	14	0.84	3.90	14
Multifamily	0.52	5.78	5	0.49	4.96	6	0.49	4.69	9	0.53	4.10	10	0.56	3.84	14
Nonfarm nonresidential	5.81	24.56	10	6.06	22.93	12	6.01	22.15	12	5.98	21.40	13	5.76	20.03	15
Owner-occupied	2.22	8.29	18	2.28	7.68	17	2.20	7.72	19	2.21	8.03	19	2.25	7.58	21
Other	3.59	15.94	9	3.78	14.95	10	3.82	14.34	9	3.77	13.38	15	3.51	12.45	17
Real estate loans secured by farmland	0.20	0.54	57	0.19	0.54	56	0.19	0.55	55	0.20	0.63	57	0.21	0.51	60
Loans to depository institutions and acceptances of other banks	1.37	0.04	96	1.22	0.06	93	1.91	0.11	93	1.77	0.12	94	2.09	0.17	93
Commercial and industrial loans	28.68	18.86	79	29.91	22.17	76	29.45	19.53	78	28.53	20.32	75	27.52	20.53	71
Loans to individuals	15.81	6.24	81	15.54	6.13	82	16.63	7.13	81	17.58	7.36	82	17.63	7.61	82
Credit card loans	7.84	0.53	93	8.09	0.65	93	9.49	0.81	93	10.03	1.02	93	9.71	1.12	92
Agricultural loans	0.28	0.34	67	0.06	0.32	49	0.06	0.37	47	0.06	0.46	49	0.06	0.33	51
Other loans and leases	21.87	8.75	89	18.51	9.09	85	16.91	9.85	78	17.68	9.66	84	18.24	10.32	83
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	161.10	391.81	13	157.52	381.27	15	182.09	391.26	18	169.68	379.80	17	169.16	366.85	18
Real estate loans secured by 1-4 family	122.31	126.06	50	120.59	125.03	50	140.68	138.18	53	129.96	137.84	48	130.25	138.55	45
Revolving	13.25	15.44	53	15.60	17.42	53	19.63	21.26	53	23.04	23.33	57	26.07	25.05	57
Closed-end	109.06	108.85	53	104.99	106.14	51	121.05	115.20	53	106.92	112.79	50	104.18	111.69	46
Commercial real estate loans	36.58	245.88	8	34.33	234.65	10	38.43	229.44	13	36.10	219.72	13	35.59	204.45	14
Construction and land development	4.70	35.95	13	4.62	35.62	14	4.61	34.95	16	4.01	35.36	14	4.53	32.91	18
1-4 family	0.22	7.42	15	0.27	6.34	16	0.29	6.61	20	0.32	7.04	21	0.41	6.16	25
Other	4.47	28.11	14	4.35	28.16	14	4.32	27.32	16	3.69	27.26	15	4.12	26.01	18
Multifamily	2.61	38.66	5	2.24	32.74	7	2.55	31.04	9	2.60	27.85	11	2.74	25.95	12
Nonfarm nonresidential	29.27	158.05	10	27.47	155.06	13	31.26	152.10	16	29.49	147.22	16	28.31	137.03	17
Owner-occupied	11.20	52.99	15	10.34	52.37	16	11.41	53.07	19	10.89	54.89	19	11.07	51.62	22
Other	18.07	102.54	10	17.12	100.54	12	19.85	97.41	16	18.60	91.80	16	17.24	84.09	16
Real estate loans secured by farmland	0.99	3.22	53	0.86	3.44	47	0.99	3.60	51	1.01	4.02	53	1.04	3.31	56
Loans to depository institutions and acceptances of other banks	6.92	0.21	96	5.53	0.28	95	9.91	0.44	95	8.74	0.54	94	10.29	0.68	95
Commercial and industrial loans	144.49	114.45	69	135.60	139.91	48	153.08	122.02	65	140.80	128.82	55	135.20	126.55	55
Loans to individuals	79.66	34.55	80	70.44	37.47	78	86.44	43.51	77	86.78	42.67	80	86.62	44.83	75
Credit card loans	39.51	2.77	93	36.66	3.30	92	49.32	4.34	92	49.51	5.31	92	47.69	5.73	91
Agricultural loans	1.42	1.86	68	0.29	1.88	46	0.33	2.18	46	0.28	2.72	46	0.31	1.88	50
Other loans and leases	110.14	51.06	84	83.92	49.54	75	87.90	52.44	77	87.26	51.79	77	89.61	52.78	81
Supplemental															
Non-owner occupied CRE loans / Gross loans	7.71	30.07	7	6.51	27.32	9	6.36	26.45	7	6.24	24.79	10	5.93	23.09	12
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	38.84	195.33	8	29.50	183.76	10	33.03	178.57	14	30.78	167.93	13	29.14	156.17	14
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	50.04	252.85	9	39.84	240.85	10	44.44	236.10	14	41.67	225.98	14	40.21	210.40	14

BHC Name

City/State

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	19.30	11.47	83	24.65	11.17	88	18.38	7.63	85	18.98	7.80	84	16.78	8.69	82
Liquid assets	57.99	29.03	93	56.17	26.22	91	47.01	22.44	89	47.07	22.72	89	45.15	24.04	85
Investment securities	30.73	21.63	77	23.92	17.85	74	19	16.99	61	18.45	17.27	57	18.84	17.35	57
Net loans and leases	32.40	58.67	9	33.85	61.58	10	41.87	63.77	12	41.22	63.98	12	43.01	62.73	15
Net loans, leases and standby letters of credit	36.12	59.49	9	37.66	62.48	10	46.42	64.84	15	45.95	65.07	15	47.86	63.89	16
Core deposits	60.99	75.71	13	58.45	70.67	19	52.58	63.09	22	53.53	62.13	25	52.48	61.26	26
Noncore funding	20.88	10.30	82	22.12	14.13	78	25.19	19.36	70	25.02	21.34	66	24.31	22.32	65
Time deposits of \$250K or more	0.53	1.58	17	0.54	2.11	13	1.15	2.94	21	0.83	2.89	18	0.85	2.57	22
Foreign deposits	3.61	0.34	90	3.78	0.36	89	3.73	0.43	89	3.28	0.47	89	3.61	0.54	88
Federal funds purchased and repos	6.07	1.23	90	6.04	1.47	88	6.78	1.94	85	7.94	1.97	90	7.75	2.23	87
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	49
Net federal funds purchased (sold)	-1.84	0.54	7	-4.74	0.54	5	-4.50	0.48	7	-3.08	0.54	8	-1.57	0.73	11
Commercial paper	0.28	0.01	93	0.04	0.01	91	0	0.02	45	0	0.02	44	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	2.68	1	84	3.16	1.24	82	4.17	3.01	65	4.80	3.67	67	4.76	3.96	64
Earning assets that reprice within 1 year	42.13	37.37	62	48.46	39.38	75	47.20	39.29	77	47.73	40.29	74	47.03	41.61	74
Interest-bearing liabilities that reprice within 1 year	3.82	6.39	37	4.57	8.20	32	5.49	10.19	19	4.54	10.01	21	5.07	8.46	31
Long-term debt that reprices within 1 year	0.78	0.26	83	0.82	0.47	81	1.13	0.96	72	1.27	1.34	72	1.34	1.58	66
Net assets that reprice within 1 year	37.53	29.65	68	43.06	29.11	82	40.57	26.63	87	41.92	27.38	83	40.62	29.77	77
Other Liquidity and Funding Ratios															
Net noncore funding dependence	2.55	-2.33	66	-4.48	3.20	28	11.47	14.45	42	10.36	16.62	30	12.48	17.03	39
Net short-term noncore funding dependence	-15.25	-7.71	25	-24.18	-4.76	9	-7.32	3.38	15	-6.89	4.66	15	-3.89	4.83	20
Short-term investment / Short-term noncore funding	196.15	273.46	45	223.33	184.19	65	131.05	77.77	76	126.86	66.46	82	116.30	74.86	80
Liquid assets - short-term noncore funding / Nonliquid assets	114.61	36.68	93	102.97	28.18	91	62.26	16.97	89	60.65	16.04	89	56	18.16	85
Net loans and leases / Total deposits	49.75	72.79	9	53.15	79.43	9	71.03	90.31	14	70.27	90.08	15	74.91	90.14	20
Net loans and leases / Core deposits	53.13	78.25	9	57.90	88.34	6	79.63	103.93	12	77.02	105	10	81.95	105.65	15
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-4.41	0.12	2	4.96	1.57	92	2.17	0.72	87	-1.70	-0.82	19	-0.90	-0.31	22
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.68	-0.25	86	3.13	4.31	42	1.24	1.36	53	-2.60	-1.98	35	-1.07	-0.77	46
Structured notes appreciation (depreciation) / Tier 1 capital	0	-0.02	60	0	0.02	15	0	0	50	0	-0.05	85	0	-0.08	75
Percent of Investment Securities															
Held-to-maturity securities	69.25	14.28	96	64.98	11.38	97	46.64	12.67	90	46.87	16.19	89	29.08	15.76	70
Available-for-sale securities	30.71	83.77	3	34.77	87.23	2	53.11	85.40	9	52.79	81.88	10	70.92	84.24	29
U.S. Treasury securities	31.82	6.70	90	19.47	4.72	89	14.56	6.15	80	12.35	6.99	74	12.08	6.96	71
US agency securities (excluding mortgage-backed securities)	0.11	4.12	25	0.17	4.01	25	0.26	3.49	33	0.29	4.02	28	0.37	4.42	36
Municipal securities	1.12	8.22	29	1.98	9.83	35	3.15	7.75	43	3.42	9.16	40	4.29	9.31	44
Mortgage-backed securities	64.99	66.54	45	75.21	66.64	60	77.44	67.43	58	79.81	65.45	70	79.39	65.34	71
Asset-backed securities	0.47	2.50	58	0.68	1.91	64	1.25	1.66	72	1.52	2.05	70	1.58	1.74	70
Other debt securities	1.47	3.08	48	2.24	3.01	58	3.09	2.94	68	2.27	2.79	63	1.55	2.57	62
Mutual funds and equity securities	0.03	0.29	38	0.25	0.35	62	0.25	0.40	59	0.33	0.42	58	0.74	0.51	69
Debt securities 1 year or less	3.60	7.78	38	6.22	10.55	39	7.60	11.86	46	7.60	11.91	51	7.71	11.79	49
Debt securities 1 to 5 years	5.78	18.25	23	5.84	17.03	29	8.77	17.94	41	8.08	19.18	34	6.18	18.80	29
Debt securities over 5 years	90.58	71.11	86	87.69	69.86	73	83.37	66.02	68	83.99	64.73	75	85.34	64.73	74
Pledged securities	11.45	32.26	20	9.63	35.67	18	14.27	30.57	26	9.19	33.30	16	8.44	34.58	13
Structured notes, fair value	0.16	0.11	86	0.12	0.02	90	0.33	0.03	91	0.60	0.04	93	0.71	0.03	93
Percent Change from Prior Like Quarter															
Short-term investments	-11.99	27.98	24	55.37	183.32	34	0.07	26.69	39	16.76	6.77	67	7.33	19.19	53
Investment securities	44.43	31.36	70	45.81	23.62	81	6.46	11.75	50	1.06	9.42	38	3.98	8.45	49
Core deposits	17.29	16.94	63	28.77	26.88	67	1.54	11.23	14	5.27	7.29	51	3.47	12.19	33
Noncore funding	6.07	-14.79	80	1.73	-12.18	67	4.09	6.59	48	6.20	10.67	47	8.51	5.59	62

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	1,005,082,000	930,685,000	960,455,000	819,879,000	801,329,000
Commit: Secured commercial real estate loans	11,001,000	9,675,000	10,454,000	9,464,000	8,134,000
Commit: Unsecured real estate loans	13,253,000	10,776,000	11,858,000	10,322,000	9,855,000
Credit card lines (reported semiannually, June/Dec)	406,169,000	384,955,000	376,066,000	371,658,000	362,031,000
Securities underwriting	0	0	0	0	0
Standby letters of credit	117,634,000	107,518,000	110,755,000	111,402,000	110,726,000
Commercial and similar letters of credit	1,520,000	1,280,000	1,562,000	1,471,000	1,737,000
Securities lent	33,611,000	28,569,000	27,618,000	32,948,000	0
Credit derivatives - notional amount (holding company as guarantor)	365,044,000	370,132,000	386,371,000	459,196,000	503,423,000
Credit derivatives - notional amount (holding company as beneficiary)	382,293,000	386,317,000	408,208,000	492,616,000	525,041,000
Credit derivative contracts w/ purchased credit protection-investment grade	570,573,000	596,184,000	625,700,000	686,159,000	777,573,000
Credit derivative contracts w/ purchased credit protection-noninvest grade	350,465,000	303,849,000	317,817,000	363,226,000	335,154,000
Derivative Contracts					
Interest rate futures and forward contracts	2,243,205,000	3,222,159,000	3,279,824,000	3,656,602,000	4,332,436,000
Written options contracts (interest rate)	1,616,061,000	1,530,461,000	1,767,750,000	1,584,860,000	1,170,504,000
Purchased options contracts (interest rate)	1,673,652,000	1,545,784,000	1,673,586,000	1,614,030,000	1,184,458,000
Interest rate swaps	18,068,105,000	13,242,830,000	15,074,355,000	15,977,934,000	15,416,363,000
Futures and forward foreign exchange	3,877,209,000	3,481,041,000	3,597,176,000	4,044,005,000	3,276,453,000
Written options contracts (foreign exchange)	287,170,000	289,559,000	274,280,000	256,700,000	291,762,000
Purchased options contracts (foreign exchange)	267,622,000	279,283,000	261,582,000	240,393,000	271,930,000
Foreign exchange rate swaps	1,420,873,000	1,475,750,000	1,657,732,000	1,704,799,000	2,011,102,000
Commodity and other futures and forward contracts	214,796,000	169,809,000	186,349,000	151,664,000	154,061,000
Written options contracts (commodity and other)	782,137,000	623,782,000	764,291,000	624,596,000	502,500,000
Purchased options contracts (commodity and other)	695,265,000	565,838,000	706,476,000	572,820,000	451,108,000
Commodity and other swaps	491,565,000	356,648,000	357,077,000	296,696,000	311,782,000

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	31.71	22.78	80	33.01	22.01	83	39.46	23.52	84	34.81	24.05	80	35.12	24.03	80
Standby letters of credit	3.71	0.65	94	3.81	0.71	95	4.55	0.84	96	4.73	0.92	96	4.85	0.96	97
Commercial and similar letters of credit	0.05	0.02	86	0.05	0.02	84	0.06	0.02	83	0.06	0.02	83	0.08	0.03	81
Securities lent	1.06	0.10	91	1.01	0.18	89	1.13	0.40	88	1.40	0.62	89	0	0.75	39
Credit derivatives - notional amount (holding company as guarantor)	11.52	0.24	96	13.13	0.35	95	15.87	0.42	95	19.50	0.52	95	22.07	0.30	96
Credit derivatives - notional amount (holding company as beneficiary)	12.06	0.18	96	13.70	0.30	94	16.77	0.52	93	20.92	0.75	94	23.01	0.55	94
Credit derivative contracts w/ purchased credit protection-investment grade	18	0.18	96	21.14	0.25	95	25.71	0.30	95	29.14	0.52	95	34.08	0.19	95
Credit derivative contracts w/ purchased credit protection-noninvest grade	11.06	0.13	96	10.78	0.30	94	13.06	0.45	94	15.42	0.69	93	14.69	0.59	93
Derivative contracts	998.19	46.30	95	949.88	48.62	95	1,216.09	68.47	94	1,304.69	65.81	94	1,287.52	75.35	94
Interest rate contracts	744.63	32.46	94	693.04	34.36	95	895.43	47.31	94	969.58	43.84	94	968.84	53.66	94
Interest rate futures and forward contracts	70.77	3.25	94	114.28	6.21	94	134.75	10.67	92	155.27	11.40	94	189.90	13.82	92
Written options contracts (interest rate)	50.99	1.41	96	54.28	2.18	96	72.63	2.47	94	67.30	2.16	95	51.30	2.60	95
Purchased options contracts (interest rate)	52.81	1.31	95	54.82	1.46	95	68.76	2.65	94	68.54	2.32	94	51.92	2.37	94
Interest rate swaps	570.06	20.49	95	469.67	20.83	95	619.30	28.86	94	678.47	26.74	94	675.72	25.60	94
Foreign exchange contracts	184.66	6.30	93	195.97	6.01	94	237.90	10.12	93	265.22	10.92	94	256.47	9.40	94
Futures and forward foreign exchange contracts	122.33	3.78	94	123.46	3.47	94	147.78	5.23	93	171.72	5.22	94	143.61	4.53	95
Written options contracts (foreign exchange)	9.06	0.04	95	10.27	0.03	95	11.27	0.05	95	10.90	0.14	94	12.79	0.06	96
Purchased options contracts (foreign exchange)	8.44	0.04	95	9.90	0.04	95	10.75	0.08	95	10.21	0.13	94	11.92	0.06	96
Foreign exchange rate swaps	44.83	0.76	94	52.34	0.77	94	68.11	2.03	93	72.39	2.17	94	88.15	2.34	93
Equity, commodity, and other derivative contracts	68.90	0.92	95	60.86	1.86	93	82.75	3.32	93	69.88	4.08	92	62.22	3.81	92
Commodity and other futures and forward contracts	6.78	0.07	95	6.02	0.14	94	7.66	0.19	94	6.44	0.25	94	6.75	0.30	93
Written options contracts (commodity and other)	24.68	0.32	96	22.12	0.52	94	31.40	0.98	94	26.52	1.48	93	22.03	1.21	92
Purchased options contracts (commodity and other)	21.94	0.21	96	20.07	0.37	94	29.02	0.94	94	24.32	1.29	93	19.77	1.12	92
Commodity and other swaps	15.51	0.31	96	12.65	0.32	95	14.67	0.38	96	12.60	0.40	94	13.67	0.29	95
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	102.37	44.98	90	90.55	42.82	87	96.66	45.53	86	84.11	44.93	84	83.31	46.60	84

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	31,637,660,000	26,782,944,000	29,600,478,000	30,725,099,000	29,374,459,000
Interest rate contracts	23,601,023,000	19,541,234,000	21,795,515,000	22,833,426,000	22,103,761,000
Foreign exchange contracts	5,852,874,000	5,525,633,000	5,790,770,000	6,245,897,000	5,851,247,000
Equity, commodity, and other contracts	2,183,763,000	1,716,077,000	2,014,193,000	1,645,776,000	1,419,451,000
Derivatives Position					
Futures and forwards	6,335,210,000	6,873,009,000	7,063,349,000	7,852,271,000	7,762,950,000
Written options	2,685,368,000	2,443,802,000	2,806,321,000	2,466,156,000	1,964,766,000
Exchange-traded	625,813,000	473,523,000	638,764,000	466,763,000	372,901,000
Over-the-counter	2,059,555,000	1,970,279,000	2,167,557,000	1,999,393,000	1,591,865,000
Purchased options	2,636,539,000	2,390,905,000	2,641,644,000	2,427,243,000	1,907,496,000
Exchange-traded	625,678,000	470,308,000	625,381,000	492,302,000	412,566,000
Over-the-counter	2,010,861,000	1,920,597,000	2,016,263,000	1,934,941,000	1,494,930,000
Swaps	19,980,543,000	15,075,228,000	17,089,164,000	17,979,429,000	17,739,247,000
Held for trading	30,326,911,000	25,820,534,000	28,928,090,000	30,187,874,000	28,671,775,000
Interest rate contracts	22,407,570,000	18,711,298,000	21,240,179,000	22,505,724,000	21,563,809,000
Foreign exchange contracts	5,735,982,000	5,394,112,000	5,674,450,000	6,036,374,000	5,688,515,000
Equity, commodity, and other contracts	2,183,359,000	1,715,124,000	2,013,461,000	1,645,776,000	1,419,451,000
Non-traded	1,310,749,000	962,410,000	672,388,000	537,225,000	702,684,000
Interest rate contracts	1,193,453,000	829,936,000	555,336,000	327,702,000	539,952,000
Foreign exchange contracts	116,892,000	131,521,000	116,320,000	209,523,000	162,732,000
Equity, commodity, and other contracts	404,000	953,000	732,000	0	0
Derivative contracts (excluding futures and FX 14 days or less)	53,362,451,000	45,037,823,000	45,130,314,000	46,419,555,000	45,367,331,000
One year or less	29,106,893,000	25,696,034,000	26,108,531,000	26,501,930,000	25,748,138,000
Over 1 year to 5 years	15,445,103,000	12,041,432,000	12,132,607,000	13,084,655,000	12,925,095,000
Over 5 years	8,810,455,000	7,300,357,000	6,889,176,000	6,832,970,000	6,694,098,000
Gross negative fair value (absolute value)	349,207,000	426,710,000	328,493,000	307,886,000	330,263,000
Gross positive fair value	342,720,000	427,885,000	336,452,000	318,832,000	336,339,000
Held for trading	317,697,000	399,082,000	316,304,000	307,071,000	322,707,000
Non-traded	25,023,000	28,803,000	20,148,000	11,761,000	13,632,000
Current credit exposure on risk-based capital derivative contracts	96,768,000	102,320,000	91,549,000	80,921,000	81,353,000
Credit losses on derivative contracts	-9,000	35,000	7,000	3,000	6,000
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	74.60	94.17	13	72.96	94.10	13	73.63	93.44	14	74.32	92.91	11	75.25	92.20	12
Foreign exchange contracts	18.50	3.47	89	20.63	3.49	89	19.56	3.20	88	20.33	3.39	92	19.92	3.53	91
Equity, commodity, and other contracts	6.90	1.14	87	6.41	1.17	87	6.80	1.64	89	5.36	1.93	82	4.83	1.94	82
Futures and forwards															
Written options	20.02	11.16	75	25.66	14.05	74	23.86	13.49	75	25.56	12.78	78	26.43	13.23	78
Exchange-traded	8.49	6.28	70	9.12	8.18	67	9.48	5.91	74	8.03	6.60	67	6.69	6.68	62
Over-the-counter	1.98	0.12	92	1.77	0.14	91	2.16	0.15	90	1.52	0.23	88	1.27	0.27	87
Purchased options	6.51	5.96	65	7.36	7.73	60	7.32	5.10	72	6.51	5.49	66	5.42	5.27	61
Exchange-traded	8.33	3.27	78	8.93	3.42	78	8.92	4.42	75	7.90	4.19	72	6.49	4.73	73
Over-the-counter	1.98	0.12	92	1.76	0.15	92	2.11	0.28	89	1.60	0.32	86	1.40	0.33	87
Swaps	6.36	2.87	78	7.17	2.86	78	6.81	3.35	78	6.30	3.20	74	5.09	3.32	68
Held for trading															
Interest rate contracts	63.15	74.26	27	56.29	68.76	30	57.73	69.75	29	58.52	70.34	29	60.39	68.94	32
Foreign exchange contracts	95.86	40.42	82	96.41	43.53	85	97.73	44.16	85	98.25	46.31	87	97.61	46.32	88
Equity, commodity, and other contracts	70.83	34.15	71	69.86	36.62	69	71.76	37.24	70	73.25	38.40	67	73.41	37.84	72
Non-traded															
Interest rate contracts	18.13	1.68	92	20.14	1.60	92	19.17	1.60	93	19.65	1.85	94	19.37	2.10	93
Foreign exchange contracts	6.90	0.60	90	6.40	0.68	90	6.80	0.83	92	5.36	1.14	86	4.83	1.01	87
Equity, commodity, and other contracts															
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	4.14	59.58	17	3.59	56.47	14	2.27	55.84	14	1.75	53.69	12	2.39	53.68	11
Over 1 year to 5 years	3.77	56.71	17	3.10	53.82	16	1.88	52.22	16	1.07	50.60	12	1.84	51.23	15
Over 5 years	0.37	0.40	80	0.49	0.46	80	0.39	0.34	79	0.68	0.57	80	0.55	0.60	75
Gross negative fair value (absolute value)	0	0.09	78	0	0.10	78	0	0.13	79	0	0.16	38	0	0.21	36
Gross positive fair value	168.67	92.53	99	168.16	91.48	96	152.46	93.86	94	151.08	94.47	94	154.44	95.63	92
One year or less	92	27.56	92	95.94	32.05	91	88.20	32.17	89	86.25	32.51	88	87.65	31.96	86
Over 1 year to 5 years	48.82	27.01	81	44.96	27.06	76	40.99	30.45	66	42.59	31.16	69	44	31.85	70
Over 5 years	27.85	29.89	49	27.26	29.56	50	23.27	28.09	48	22.24	28.71	44	22.79	29.43	46
Gross negative fair value (absolute value)	1.10	0.98	60	1.59	1.55	60	1.11	0.83	67	1	0.72	73	1.12	0.69	87
Gross positive fair value	1.08	1.34	37	1.60	2.23	35	1.14	1.19	54	1.04	0.85	65	1.15	0.71	83
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	1.78	0.04	96	2.13	0.07	96	1.74	0.06	94	1.63	0.06	94	1.72	0.06	94
Gross positive fair value (X)	1.74	0.05	96	2.14	0.09	96	1.78	0.07	94	1.69	0.06	95	1.76	0.06	94
Held for trading (X)	1.62	0.04	96	1.99	0.07	96	1.68	0.06	94	1.62	0.05	95	1.69	0.05	94
Non-traded (X)	0.13	0.01	98	0.14	0.02	98	0.11	0.01	98	0.06	0.01	98	0.07	0.01	98
Current credit exposure (X)	0.49	0.04	96	0.51	0.06	95	0.49	0.05	94	0.43	0.04	94	0.42	0.04	94
Credit losses on derivative contracts	0	0	3	0.02	0	93	0	0	96	0	0	95	0	0	95
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	46
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Other Ratios															
Current credit exposure / Risk-weighted assets	5.98	0.46	96	6.91	0.85	93	6.13	0.73	93	5.63	0.53	94	5.68	0.53	92

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	18,802,000	9,416,000	9,601,000	10,393,000	11,237,000
Gross losses	3,797,000	5,420,000	5,646,000	5,402,000	5,619,000
Write-downs, transfers to loans held-for-sale	0	14,000	4,000	2,000	42,000
Recoveries	1,554,000	1,298,000	1,999,000	1,639,000	1,640,000
Net losses	2,243,000	4,122,000	3,647,000	3,763,000	3,979,000
Provision for loan and lease losses	-4,173,000	10,566,000	3,574,000	3,261,000	3,311,000
Adjustments	1,000	2,942,000	-112,000	-290,000	-176,000
Ending balance	12,387,000	18,802,000	9,416,000	9,601,000	10,393,000
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.14	-0.09	33	0.39	0.51	33	0.15	0.15	61	0.14	0.14	59	0.15	0.16	58
Provision for loan and lease losses / Average loans and leases	-0.43	-0.16	19	1.03	0.82	73	0.36	0.24	76	0.33	0.24	78	0.34	0.28	77
Provision for loan and lease losses / Net loan and lease losses	-186.05	-105.48	35	256.33	487.86	36	98	130.58	25	86.66	134.68	24	83.21	143.18	20
Allowance for loan and lease losses / Total loans and leases not held for sale	1.21	1.23	51	1.95	1.58	76	0.92	0.83	61	0.99	0.90	63	1.06	0.98	59
Allowance for loan and lease losses / Total loans and leases	1.19	1.20	49	1.93	1.55	77	0.92	0.81	60	0.98	0.89	64	1.05	0.96	59
Allowance for loan and lease losses / Net loans and leases losses (X)	5.52	21.39	19	4.56	11.58	27	2.58	8.03	24	2.55	7.54	18	2.61	8.39	19
Allowance for loan and lease losses / Nonaccrual assets	251.51	364.13	42	346.96	299.17	70	241.07	218.72	70	176.65	214.03	53	145.72	178.03	49
ALLL / 90+ days past due + nonaccrual loans and leases	194.03	287.08	36	251.03	244.34	60	148.05	151.73	60	109.46	160.51	40	86.58	136.22	32
Gross loan and lease losses / Average loans and leases	0.39	0.19	86	0.53	0.34	78	0.57	0.28	86	0.55	0.30	86	0.58	0.33	86
Recoveries / Average loans and leases	0.16	0.08	86	0.13	0.07	84	0.20	0.08	90	0.17	0.09	86	0.17	0.09	83
Net losses / Average loans and leases	0.23	0.11	83	0.40	0.27	74	0.37	0.21	80	0.39	0.22	85	0.41	0.24	85
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	89	0	0	80	0	0	79	0	0	81
Recoveries / Prior year-end losses	28.67	34.67	50	22.99	33.98	35	37	36.22	61	29.17	41.30	41	30.10	33.49	47
Earnings coverage of net loan and lease losses (X)	13.29	39.72	32	7.17	22.91	34	9.96	24.40	41	10.06	21.75	38	8.17	19.67	30

Net Loan and Lease Losses By Type

Real estate loans	-0.03	0.02	12	0.06	0.04	66	-0.10	0.01	1	0.01	0.02	47	0.04	0.02	64
Real estate loans secured by 1-4 family	-0.06	-0.02	14	-0.04	0.01	12	-0.15	0.01	2	0.01	0.01	50	0.04	0.03	58
Revolving	-0.35	-0.07	12	-0.19	0.01	8	-0.60	0.02	3	0.04	0.03	59	0.34	0.09	89
Closed-end	-0.02	-0.01	32	-0.02	0	25	-0.07	0	5	0	0.01	48	-0.04	0.02	10
Commercial real estate loans	0.03	0.04	62	0.21	0.07	84	0.04	0.01	76	0.01	0.01	64	0.04	0.01	72
Construction and land development	-0.02	0	23	0.08	0	89	0	-0.01	60	0	-0.03	70	0.11	-0.02	94
1-4 family	0	0	57	0	0	59	0	0	55	-0.01	-0.01	19	-0.01	0	20
Other	-0.02	0	21	0.08	0	92	0	-0.01	61	0.01	-0.02	86	0.12	-0.01	94
Multifamily	0	0.01	48	0	0	58	0	0	56	0	0	58	0.02	-0.01	92
Nonfarm nonresidential	0.04	0.05	63	0.25	0.11	83	0.05	0.02	76	0.02	0.02	60	0.03	0.03	58
Owner-occupied	0	0.01	15	0.03	0.02	76	0.01	0.01	76	0	0.01	48	0.02	0.01	72
Other	0.04	0.04	70	0.22	0.08	84	0.04	0.01	83	0.01	0.01	69	0.01	0.01	66
Real estate loans secured by farmland	0	0	54	0	0.02	46	0.05	0.01	89	0	0	50	-0.05	0.01	10
Commercial and industrial loans	0.12	0.17	50	0.37	0.47	49	0.20	0.37	37	0.19	0.31	45	0.32	0.39	55
Loans to individuals	1.05	0.71	73	1.63	1.13	75	1.84	1.17	78	1.76	1.16	71	1.59	1.25	70
Credit card loans	2.11	1.84	63	2.98	2.92	50	3.02	3.11	44	2.88	2.92	40	2.69	2.92	38
Agricultural loans	0.07	0.02	83	5.95	0.19	98	0.31	0.08	84	0.36	0.15	81	-0.16	0.18	2
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other loans and leases	0.12	0.10	71	0.20	0.15	71	0.15	0.15	64	0.11	0.14	60	0.10	0.15	54

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	4,317,000	4,115,000	5,262,000	5,352,000	6,534,000
90+ days past due loans and leases	1,531,000	2,158,000	2,552,000	3,506,000	5,082,000
Nonaccrual loans and leases	4,853,000	5,332,000	3,808,000	5,265,000	6,922,000
Total past due and nonaccrual loans and leases	10,701,000	11,605,000	11,622,000	14,123,000	18,538,000
Restructured 30-89 days past due	232,000	286,000	493,000	628,000	900,000
Restructured 90+ days past due	412,000	483,000	674,000	1,043,000	1,670,000
Restructured nonaccrual	2,433,000	2,167,000	2,079,000	2,850,000	3,442,000
Total restructured loans and leases	3,077,000	2,936,000	3,246,000	4,521,000	6,012,000
30-89 days past due loans held for sale	482,000	7,000	9,000	51,000	8,000
90+ days past due loans held for sale	41,000	32,000	11,000	2,000	0
Nonaccrual loans held for sale	264,000	359,000	239,000	292,000	341,000
Total past due and nonaccrual loans held for sale	787,000	398,000	259,000	345,000	349,000
Restructured loans and leases in compliance	4,071,000	4,627,000	5,523,000	6,381,000	8,562,000
Other real estate owned	319,000	213,000	357,000	373,000	328,000
Other Assets					
30-89 days past due	2,000	2,000	3,000	6,000	3,000
90+ days past due	1,000	16,000	4,000	0	0
Nonaccrual	72,000	87,000	98,000	170,000	210,000
Total other assets past due and nonaccrual	75,000	105,000	105,000	176,000	213,000

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30-89 days past due loans and leases	0.42	0.32	70	0.42	0.39	66	0.51	0.43	66	0.55	0.44	70	0.66	0.47	80
90+ days past due loans and leases	0.15	0.10	77	0.22	0.12	81	0.25	0.15	79	0.36	0.17	79	0.51	0.20	83
Nonaccrual loans and leases	0.47	0.46	54	0.55	0.66	45	0.37	0.51	34	0.54	0.54	53	0.70	0.63	61
90+ days past due and nonaccrual loans and leases	0.61	0.62	61	0.77	0.85	51	0.62	0.71	51	0.89	0.75	70	1.21	0.88	75
30-89 days past due restructured	0.02	0.01	83	0.03	0.01	82	0.05	0.01	84	0.06	0.02	84	0.09	0.02	86
90+ days past due restructured	0.04	0	90	0.05	0.01	92	0.07	0.01	92	0.11	0.01	92	0.17	0.01	95
Nonaccrual restructured	0.23	0.10	83	0.22	0.13	79	0.20	0.14	72	0.29	0.16	80	0.35	0.20	79
30-89 days past due loans held for sale	0.05	0	93	0	0	81	0	0	85	0.01	0	89	0	0	77
90+ days past due loans held for sale	0	0	87	0	0	88	0	0	86	0	0	87	0	0	42
Nonaccrual loans held for sale	0.03	0	91	0.04	0.01	88	0.02	0	91	0.03	0	89	0.03	0	90
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.42	0.32	70	0.42	0.40	66	0.51	0.43	67	0.55	0.44	70	0.66	0.47	80
90+ days past due assets	0.15	0.10	77	0.22	0.12	81	0.25	0.15	79	0.36	0.18	79	0.51	0.20	83
Nonaccrual assets	0.47	0.47	56	0.56	0.67	45	0.38	0.53	35	0.55	0.57	54	0.72	0.64	59
30+ days past due and nonaccrual assets	1.04	0.97	65	1.20	1.29	58	1.14	1.19	58	1.46	1.26	68	1.89	1.39	76
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.20	0.36	27	0.27	0.52	23	0.27	0.44	26	0.38	0.48	42	0.54	0.54	54
90+ days past due and nonaccrual assets + other real estate owned	0.21	0.37	26	0.28	0.55	21	0.28	0.48	26	0.40	0.52	38	0.55	0.59	46
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.31	0.41	45	0.39	0.60	28	0.45	0.53	46	0.58	0.60	51	0.81	0.72	59
Allowance for loan and lease losses	79.82	62.64	74	58.19	66.66	46	115.28	115.41	59	142.59	118.28	73	176.87	129.01	76
Equity capital + allowance for loan and lease losses	3.50	3.60	56	3.75	4.97	34	3.96	4.28	51	4.98	4.79	58	6.62	5.78	65
Tier 1 capital + allowance for loan and lease losses	4.73	4.30	63	5	6.05	41	5.48	5.65	53	6.89	6.16	61	9.11	7.35	69
Loans and leases + other real estate owned	0.95	0.71	72	1.12	0.97	68	1.05	0.85	69	1.40	0.96	82	1.85	1.15	86

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.62	0.26	87	0.63	0.39	81	0.73	0.38	87	0.84	0.42	89	1.26	0.44	93
90+ days past due	0.23	0.12	81	0.27	0.16	80	0.36	0.16	82	0.65	0.22	83	1.16	0.26	88
Nonaccrual	1.07	0.52	86	0.94	0.76	70	0.72	0.46	76	1.26	0.57	88	1.65	0.69	87
Commercial and industrial															
30–89 days past due	0.42	0.24	76	0.22	0.23	61	0.27	0.31	55	0.23	0.30	51	0.20	0.32	41
90+ days past due	0.07	0.04	81	0.10	0.03	85	0.06	0.05	66	0.05	0.05	67	0.05	0.05	66
Nonaccrual	0.37	0.57	42	0.66	0.75	49	0.35	0.83	26	0.29	0.76	26	0.42	0.93	31
Individuals															
30–89 days past due	0.42	0.63	38	0.69	0.83	46	0.79	0.83	47	0.80	0.84	43	0.78	0.97	46
90+ days past due	0.30	0.09	83	0.62	0.14	89	0.63	0.17	88	0.60	0.16	87	0.54	0.19	83
Nonaccrual	0.04	0.17	38	0.04	0.28	31	0.03	0.17	32	0.03	0.23	24	0.03	0.24	25
Depository institution loans															
30–89 days past due	0.19	0.01	92	0.01	0	93	0	0	47	0	0	47	0	0	46
90+ days past due	0	0	47	0	0	46	0	0	49	0	0	47	0	0.05	44
Nonaccrual	0	0	47	0	0	47	0.01	0	96	0.01	0	96	0.01	0	94
Agricultural															
30–89 days past due	0.10	0.07	73	0.48	0.17	83	0	0.24	26	0.18	0.17	68	0.48	0.17	83
90+ days past due	0.38	0	97	0.16	0	98	0	0	42	0	0	43	0	0	41
Nonaccrual	1.16	0.70	84	4.50	0.49	93	6.37	0.67	94	8.70	0.75	95	0.16	0.96	47
Foreign governments															
30–89 days past due	0.09	0.50	87	0	0	50	0	0.07	47	0.19	0.01	92	0	0	50
90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Nonaccrual	0.62	0.15	87	1.33	0.09	93	0.45	0.03	94	0.71	0.06	92	0.74	0.06	92
Other loans and leases															
30–89 days past due	0.13	0.12	71	0.17	0.18	65	0.26	0.20	67	0.28	0.17	74	0.18	0.20	67
90+ days past due	0.02	0.01	86	0.01	0.01	82	0.01	0.01	81	0.09	0.01	91	0.02	0.02	75
Nonaccrual	0.04	0.09	60	0.07	0.15	57	0.04	0.13	48	0.06	0.14	55	0.05	0.10	57

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			
	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	
Memoranda																
1-4 family	30-89 days past due	0.70	0.46	78	0.66	0.65	65	0.83	0.67	71	1.04	0.71	79	1.54	0.74	86
	90+ days past due	0.28	0.24	78	0.32	0.33	79	0.44	0.31	80	0.84	0.46	81	1.48	0.49	83
	Nonaccrual	1.16	0.71	82	1.03	0.89	65	0.73	0.73	56	1.48	0.86	81	1.94	0.97	86
Revolving	30-89 days past due	0.56	0.28	81	0.55	0.48	57	0.55	0.45	61	0.80	0.50	78	1	0.61	82
	90+ days past due	0	0.02	35	0	0.03	30	0.01	0.05	61	0.06	0.05	66	0.11	0.07	74
	Nonaccrual	2.25	1.18	81	1.88	1.13	79	1.35	1	75	4.02	1.17	89	4.73	1.17	91
Closed-end	30-89 days past due	0.71	0.49	76	0.68	0.65	66	0.88	0.70	71	1.09	0.75	77	1.67	0.79	86
	90+ days past due	0.31	0.26	78	0.37	0.38	79	0.51	0.35	80	1	0.53	81	1.82	0.57	85
	Nonaccrual	1.03	0.67	80	0.90	0.87	60	0.63	0.70	52	0.93	0.84	63	1.24	0.96	66
Junior lien	30-89 days past due	0	0.01	31	0	0.02	32	0	0.02	23	0.01	0.03	40	0.04	0.03	67
	90+ days past due	0	0	36	0	0	32	0	0	67	0.01	0	80	0.03	0	92
	Nonaccrual	0.01	0.03	38	0.01	0.04	31	0.01	0.04	28	0.03	0.06	46	0.08	0.07	66
Commercial real estate	30-89 days past due	0.26	0.15	78	0.51	0.26	81	0.29	0.18	78	0.21	0.17	64	0.34	0.18	78
	90+ days past due	0.08	0.01	93	0.08	0.02	87	0.09	0.03	82	0.03	0.03	71	0.10	0.04	84
	Nonaccrual	0.73	0.38	81	0.66	0.62	57	0.60	0.23	86	0.52	0.28	81	0.63	0.34	82
Construction and development	30-89 days past due	0.40	0.17	81	1.05	0.28	86	0.65	0.28	81	0.39	0.21	74	0.27	0.23	69
	90+ days past due	0.26	0.01	98	0	0.01	35	0.02	0.02	72	0.01	0.02	72	0.24	0.03	94
	Nonaccrual	0.34	0.20	79	0.84	0.41	82	0.32	0.20	80	0.41	0.19	83	1.42	0.24	92
1-4 family	30-89 days past due	0	0.02	30	0.39	0.03	95	0.03	0.06	61	0.01	0.06	58	0.03	0.07	62
	90+ days past due	0	0	44	0	0	42	0	0	41	0	0	43	0	0	40
	Nonaccrual	0.02	0.01	78	0.26	0.03	93	0.04	0.02	80	0.06	0.02	79	0.03	0.03	71
Other	30-89 days past due	0.40	0.13	85	0.66	0.22	85	0.61	0.20	84	0.38	0.13	82	0.24	0.13	77
	90+ days past due	0.26	0	98	0	0	40	0.02	0.01	80	0.01	0.02	75	0.24	0.02	95
	Nonaccrual	0.32	0.16	81	0.57	0.35	80	0.27	0.17	82	0.35	0.15	81	1.39	0.18	94
Multifamily	30-89 days past due	0.06	0.07	69	0.06	0.09	61	0.32	0.08	89	0	0.10	18	0.27	0.07	87
	90+ days past due	0	0	46	0.12	0	97	0	0	41	0.04	0.01	87	0	0.01	36
	Nonaccrual	0.93	0.17	88	0.04	0.11	51	0.06	0.05	68	0.02	0.08	55	0.02	0.10	41
Nonfarm non-residential	30-89 days past due	0.26	0.13	81	0.45	0.23	76	0.24	0.14	78	0.20	0.17	64	0.36	0.17	80
	90+ days past due	0.05	0.01	92	0.09	0.02	86	0.11	0.03	82	0.03	0.03	73	0.09	0.04	80
	Nonaccrual	0.78	0.45	79	0.68	0.80	51	0.68	0.28	86	0.58	0.30	77	0.56	0.38	70
Owner Occupied	30-89 days past due	0.21	0.04	95	0.13	0.07	76	0.15	0.07	80	0.20	0.09	84	0.28	0.07	95
	90+ days past due	0.04	0	94	0.09	0	98	0.08	0.01	90	0.03	0.01	81	0.08	0.02	89
	Nonaccrual	0.29	0.17	78	0.27	0.27	54	0.35	0.16	80	0.28	0.17	73	0.27	0.21	62
Other	30-89 days past due	0.05	0.08	66	0.32	0.14	78	0.09	0.07	70	0	0.07	18	0.08	0.09	56
	90+ days past due	0.01	0	88	0	0.01	33	0.03	0.01	80	0	0.01	31	0.01	0.02	60
	Nonaccrual	0.48	0.23	80	0.41	0.44	54	0.33	0.10	89	0.30	0.13	82	0.29	0.14	80
Farmland	30-89 days past due	0.59	0.10	89	1.89	0.11	95	0.31	0.23	73	0.40	0.25	75	0.72	0.27	80
	90+ days past due	0	0	45	0.27	0	97	0	0.01	42	0	0.01	42	0.29	0.06	87
	Nonaccrual	0	0.69	23	0.32	1.13	48	2.29	0.84	82	2.64	1.23	81	4.39	1.07	88
Credit card	30-89 days past due	0.63	0.81	26	1	0.95	48	1.02	1.19	29	1.01	1.22	30	0.98	1.08	35
	90+ days past due	0.60	0.45	58	1.15	0.63	77	1.07	0.78	62	1.01	0.73	57	0.93	0.75	55
	Nonaccrual	0	0.10	36	0	0.05	37	0	0.11	35	0	0.09	36	0	0.08	35

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Common Equity Tier 1 Capital					
Common stock plus related surplus	62,398,000	85,982,000	91,723,000	118,896,000	138,089,000
Retained earnings	190,572,000	168,301,000	156,319,000	136,314,000	113,816,000
Accumulated other comprehensive income (AOCI)	-5,104,000	-1,656,000	-6,633,000	-12,211,000	-6,203,000
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	247,866,000	252,627,000	241,409,000	242,999,000	245,702,000
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	77,989,000	75,955,000	75,091,000	75,847,000	75,215,000
Accumulated other comprehensive income-related adjustments	-1,870,000	436,000	-378,000	-967,000	-831,000
Other deductions from common equity tier 1 capital	-12,000	-424,000	-64,000	847,000	255,000
Subtotal:	171,759,000	176,660,000	166,760,000	167,272,000	171,063,000
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	171,759,000	176,660,000	166,760,000	167,272,000	171,063,000
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	24,707,000	23,437,000	22,329,000	22,326,000	22,323,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	24,707,000	23,437,000	22,329,000	22,326,000	22,323,000
Less: Additional tier 1 capital deductions	1,000	1,000	597,000	560,000	1,890,000
Additional tier 1 capital	24,706,000	23,436,000	21,732,000	21,766,000	20,433,000
Tier 1 Capital	196,465,000	200,096,000	188,492,000	189,038,000	191,496,000
Tier 2 Capital					
Tier 2 capital instruments and related surplus	19,146,000	20,572,000	20,850,000	20,336,000	21,260,000
Non-qualifying capital instruments	0	0	0	0	1,893,000
Total capital minority interest not included in tier 1 capital	1,604,000	1,641,000	1,688,000	1,551,000	1,678,000
Allowance for loan and lease losses in tier 2 capital	10,534,000	15,649,000	10,229,000	10,398,000	11,170,000
Exited advanced approach eligible credit reserves	3,558,000	5,398,000	2,097,000	1,972,000	2,272,000
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	31,284,000	37,862,000	32,767,000	32,285,000	36,001,000
Exited advanced approach tier 2 capital before deductions	24,308,000	27,611,000	24,635,000	23,859,000	27,103,000
Less: Tier 2 capital deductions	157,000	22,000	29,000	19,000	70,000
Tier 2 capital	31,127,000	37,840,000	32,738,000	32,266,000	35,931,000
Exited advanced approach tier 2 capital	24,151,000	27,589,000	24,606,000	23,840,000	27,033,000
Total capital	227,592,000	237,936,000	221,230,000	221,304,000	227,427,000
Exited advanced approach total capital	220,616,000	227,685,000	213,098,000	212,878,000	218,529,000
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	3,162,699,000	2,790,094,000	2,448,358,000	2,343,657,000	2,303,906,000
Less: Deductions from common equity tier 1 capital	79,378,000	77,285,000	76,902,000	77,465,000	78,556,000
Less: Other deductions	-3,926,000	-5,993,000	-2,729,000	8,647,000	1,152,000
Total assets for leverage ratio	3,087,247,000	2,718,802,000	2,374,185,000	2,257,545,000	2,224,198,000
Total risk-weighted assets	1,617,848,000	1,479,749,000	1,493,460,000	1,437,206,000	1,433,517,000
Exited advanced approach total RWA	1,399,160,000	1,371,316,000	1,446,529,000	1,408,939,000	1,449,222,000

	BHC	Peer # 1	Pct												
Capital Ratios															
Common equity tier 1 capital, column A	10.62	12.37	25	11.94	12.35	48	11.17	12.11	34	11.64	12.09	49	11.93	12.16	54
Common equity tier 1 capital, column B	12.28	0.29	93	12.88	0.30	94	11.53	0.29	93	11.87	0.52	93	11.80	0.44	93
Tier 1 capital, column A	12.14	13.11	38	13.52	13.08	65	12.62	12.78	55	13.15	12.85	65	13.36	12.95	65
Tier 1 capital, column B	14.04	0.34	93	14.59	0.34	95	13.03	0.34	92	13.42	0.60	92	13.21	0.51	93
Total capital, column A	14.07	14.91	39	16.08	15.23	70	14.81	14.36	66	15.40	14.45	73	15.87	14.63	73
Total capital, column B	15.77	0.37	94	16.60	0.39	96	14.73	0.38	93	15.11	0.67	92	15.08	0.57	93
Tier 1 leverage	6.36	8.98	3	7.36	9.13	5	7.94	9.76	9	8.37	9.71	12	8.61	9.53	23
Supplementary leverage ratio, advanced approaches HCs	5.45	6.71	18	7.18	8.72	26	6.40	7.41	44	6.77	7.31	44	6.95	6.58	60

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	543,000	528,000	534,000	557,000	884,000	2.84	-35.74
Total property and casualty assets	543,000	528,000	526,000	544,000	871,000	2.84	-34.10
Reinsurance recoverables (P/C)					10,000		
Total life and health assets	0	0	8,000	13,000	13,000		-100.00
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
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Total insurance underwriting equity	349,000	335,000	327,000	334,000	663,000	4.18	-48.45
Total property and casualty equity	349,000	335,000	319,000	314,000	641,000	4.18	-44.69
Total life and health equity	0	0	8,000	20,000	22,000		-100.00
Total insurance underwriting net income	44,000	32,000	30,000	22,000	5,000	37.50	
Total property and casualty	44,000	32,000	31,000	24,000	13,000	37.50	
Total life and health	0	0	-1,000	-2,000	-8,000		-100.00
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Claims and claims adjusted expense reserves (P/C)	167,000	179,000	199,000	217,000	227,000	-6.70	-24.77
Unearned premiums (P/C)	25,000	27,000	27,000	30,000	34,000	-7.41	-30.56
Policyholder benefit and contractholder funds (L/H)	0	0	0	1,000	1,000		-100.00
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	12,000	14,000	16,000	19,000	416,000	-14.29	-95.35
Other insurance activities income	12,000	14,000	16,000	19,000	416,000	-14.29	-95.31
Insurance and reinsurance underwriting income	0	0	0	0	0		-100.00
Premiums	0	0	0	0	0		-100.00
Credit related insurance underwriting	0	0	0	0	0		-100.00
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	52,000	65,000	78,000	103,000	120,000	-20.00	-61.76
Net assets of insurance underwriting subsidiaries	543,000	528,000	534,000	557,000	884,000	2.84	-35.74
Life insurance assets	26,110,000	25,827,000	25,401,000	24,888,000	24,586,000	1.10	8.48

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Analysis Ratios																
Insurance underwriting assets / Consolidated assets	0.02	0	90	0.02	0	90	0.02	0.01	86	0.02	0.01	86	0.04	0.01	88	
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100	53.11	76	100	53.67	76	98.50	51.47	56	97.67	56.12	53	98.53	52.23	60	
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0	46.89	24	0	46.33	23	1.50	48.53	43	2.33	43.88	46	1.47	47.77	39	
Separate account assets (L/H) / Total life assets		13.40			11.24			0	7.26	42		0	8.53	44	2.52	45
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Insurance activities revenue / Adjusted operating income	0.01	0.36	37	0.02	0.41	34	0.02	0.47	36	0.02	0.47	36	0.47	0.55	69	
Premium income / Insurance activities revenue	0	2.76	42	0	2.84	40	0	7.32	37	0	4.86	37	0	4.64	36	
Credit related premium income / Total premium income		32.99			38.23			34.91			44.54			43.04		
Other premium income / Total premium income		67.01			61.77			65.09			55.46			56.96		
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Insurance underwriting net income / Consolidated net income	0.14	0.02	90	0.18	0.03	90	0.11	0.08	84	0.08	0.08	85	0.03	0.04	82	
Insurance net income (P/C) / Equity (P/C)	12.61	23.22	58	9.55	15.59	52	9.72	19.86	47	7.64	15.64	60	2.03	5.74	43	
Insurance net income (L/H) / Equity (L/H)		4.49			3.62		-12.50	5.13	11	-10	1.99	16	-36.36	-2.99	15	
Insurance benefits, losses, expenses / Insurance premiums		927.51			447.82			233.61			160.49			127.33		
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Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47	0	0.07	47	0	0.15	42	0	0.17	43	1.15	0.48	78	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0.15	45		2.31	47		0	47	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.02	0	95	0.02	0	93	0.02	0	92	0.02	0	92	0.04	0	93	
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	12.50	12	49	11.80	11.03	50	12.83	11.51	53	12.53	10.22	57	12.18	9.84	59	
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Broker-Dealer Activities																
Net assets of broker-dealer subsidiaries (\$000)	556,714,000			475,847,000			502,053,000			488,036,000			465,084,000			
Net assets of broker-dealer subsidiaries / Consolidated assets	17.56	0.46	95	16.88	0.75	93	20.63	1.39	92	20.72	1.79	92	20.39	1.54	92	

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	127,293,000	111,708,000	132,177,000	120,778,000	123,708,000
Real estate loans	3,635,000	5,042,000	5,383,000	5,944,000	4,973,000
Commercial and industrial loans	71,816,000	64,041,000	76,970,000	67,320,000	66,677,000
Loans to depository institutions and other banks acceptances	14,223,000	11,841,000	19,408,000	17,169,000	20,700,000
Loans to foreign governments and institutions	1,136,000	1,350,000	2,228,000	1,543,000	1,482,000
Loans to individuals	517,000	449,000	396,000	375,000	930,000
Agricultural loans	328,000	0	0	0	0
Other foreign loans	34,339,000	27,108,000	25,503,000	25,295,000	25,837,000
Lease financing receivables	1,299,000	1,877,000	2,289,000	3,132,000	3,109,000
Debt securities	8,693,000	9,818,000	8,692,000	5,709,000	3,069,000
Interest-bearing bank balances	66,687,000	66,499,000	50,078,000	65,466,000	30,858,000
Total selected foreign assets	202,673,000	188,025,000	190,947,000	191,953,000	157,635,000
Total foreign deposits	114,343,000	106,465,000	90,766,000	77,253,000	82,319,000
Interest-bearing deposits	86,886,000	88,767,000	77,048,000	63,193,000	68,295,000
Non-interest-bearing deposits	27,457,000	17,698,000	13,718,000	14,060,000	14,024,000

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans	1.59	0.66	78	1.74	0.87	75	2.96	1.25	76	2.92	1.17	75	2.50	1.08	78
Cost: Interest-bearing deposits	0.06	0.14	48	0.30	0.42	39	1.17	1.19	50	1.03	0.97	53	0.87	0.51	75

Net Losses as a Percent of Foreign Loans by Type

Real estate loans	0.22	0.20	60	2.68	5.18	71	0.17	27.03	42		27.29			67.99	
Commercial and industrial loans	0.05	0.79	23	0.24	0.64	44	0.11	0.29	30	0.10	1.53	14	0.66	2.12	57
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50

Growth Rates

Net loans and leases	13.95	6.83	68	-15.49	-2.40	23	9.44	22.48	63	-2.37	7.24	35	13.64	21.19	70
Total selected assets	7.79	9.48	65	-1.53	2.04	46	-0.52	12.40	46	21.77	3.24	73	6.83	21.86	59
Deposits	7.40	0.73	64	17.30	3.46	63	17.49	10.36	70	-6.15	5	35	19.11	-0.77	78

BHC Name _____ City/State _____

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	54,057,000	60,238,000	55,695,000	57,385,000	74,770,000	-10.26	-43.29
1-4 family residential loans	23,959,000	37,152,000	35,242,000	41,463,000	62,761,000	-35.51	-71.28
Home equity lines	243,000	347,000	639,000	1,266,000	1,769,000	-29.97	-92.98
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	6,777,000	4,352,000	3,012,000	2,897,000	2,320,000	55.72	95.02
All other loans and leases	23,078,000	18,387,000	16,802,000	11,759,000	7,920,000	25.51	366.13
Retained credit exposure	838,000	632,000	464,000	294,000	373,000	32.59	70.67
1-4 family residential loans	2,000	3,000	4,000	7,000		-33.33	
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	282,000	167,000	74,000	21,000			
All other loans and leases	554,000	462,000	386,000	266,000		19.91	
Unused commitments to provide liquidity (servicer advance)	250,000	207,000	192,000	180,000	194,000	20.77	204.88
Seller's interest carried as securities and loans	0	0	0	0	0		-100.00
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		-100.00
Asset-backed commercial paper conduits	5,669,000	4,831,000	4,703,000	2,423,000	1,597,000	17.35	246.73
Credit exposure from credit enhancements provided to conduit structures	2,137,000	1,795,000	1,379,000	422,000	0	19.05	
Liquidity commitments provided to conduit structures	3,532,000	3,036,000	3,324,000	2,001,000	1,597,000	16.34	116.02

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Activity as a Percent of Total Assets					
Securitization activities	1.71	2.14	2.29	2.44	3.28
1-4 family residential loans	0.76	1.32	1.45	1.76	2.75
Home equity lines	0.01	0.01	0.03	0.05	0.08
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0.21	0.15	0.12	0.12	0.10
All other loans and leases	0.73	0.65	0.69	0.50	0.35
Asset-backed commercial paper conduits	0.18	0.17	0.19	0.10	0.07
Credit exposure from credit enhancements provided to conduit structures	0.07	0.06	0.06	0.02	0
Liquidity commitments provided to conduit structures	0.11	0.11	0.14	0.08	0.07
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans	22.77	25.41	25.34	24.46	25.61
Home equity lines	2.52	3.27	3.64	4.53	5.10
Credit card receivables	7.46	7.62	9	9.48	9.03
Auto loans and other consumer loans	4.09	4.04	4.29	4.54	4.75
Commercial and industrial loans	27.89	28.59	28.22	27.23	25.81
All other loans and leases	35.27	31.07	29.50	29.76	29.70

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Percent of Total Securitization Activities by Type					
Retained credit exposure	1.55	1.05	0.83	0.51	
1-4 family residential loans	0.01	0.01	0.01	0.02	
Home equity lines	0	0	0	0	
Credit card receivables					
Auto loans					
Commercial and industrial loans	4.16	3.84	2.46	0.72	
All other loans and leases	2.40	2.51	2.30	2.26	
Unused commitments to provide liquidity (servicer advance)	0.46	0.34	0.34	0.31	0.26
Seller's interest carried as securities and loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables					
Commercial and industrial loans	0	0	0	0	0
Percent of Tier 1 Capital					
Total retained credit exposure	0.43	0.32	0.25	0.16	0.19
Total retained credit exposure and asset sale credit exposure	0.48	0.39	0.35	0.28	0.35

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans	1,622,000	2,148,000	3,161,000	3,594,000	5,440,000	-24.49	-77.63
Home equity lines	8,000	14,000	29,000	65,000	90,000	-42.86	-95.24
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	2,000	4,000	8,000	5,000	8,000	-50.00	-77.78
Total 30-89 days past due securitized assets	1,632,000	2,166,000	3,198,000	3,664,000	5,538,000	-24.65	-78.03
90+ Days Past Due Securitized Assets							
1-4 family residential loans	3,701,000	3,594,000	4,380,000	6,259,000	8,811,000	2.98	-71.46
Home equity lines	50,000	52,000	69,000	122,000	208,000	-3.85	-85.16
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	3,000	5,000	9,000	7,000	9,000		-57.14
Total 90+ days past due securitized assets	3,754,000	3,651,000	4,458,000	6,388,000	9,028,000	2.82	-71.80
Total past due securitized assets	5,386,000	5,817,000	7,656,000	10,052,000	14,566,000	-7.41	-74.03
Net Losses on Securitized Assets							
1-4 family residential loans	196,000	640,000	1,138,000	1,318,000	1,783,000	-69.38	-91.14
Home equity lines	0	2,000	8,000	32,000	102,000	-100.00	-100.00
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	2,000	7,000	2,000	3,000	5,000	-71.43	-33.33
Total net losses on securitized assets	198,000	649,000	1,148,000	1,353,000	1,890,000	-69.49	-91.84

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	6.77	5.78	8.97	8.67	8.67
Home equity lines	3.29	4.03	4.54	5.13	5.09
Credit card receivables					
Auto loans					
Commercial and industrial loans	0	0	0	0	0
All other loans and leases	0.01	0.02	0.05	0.04	0.10
Total 30–89 days past due securitized assets	3.02	3.60	5.74	6.38	7.41
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	15.45	9.67	12.43	15.10	14.04
Home equity lines	20.58	14.99	10.80	9.64	11.76
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans	0	0	0	0	0
All other loans and leases	0.01	0.03	0.05	0.06	0.11
Total 90+ days past due securitized assets	6.94	6.06	8	11.13	12.07
Total past due securitized assets percent of securitized assets	9.96	9.66	13.75	17.52	19.48
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0.82	1.72	3.23	3.18	2.84
Home equity lines	0	0.58	1.25	2.53	5.77
Credit card receivables					
Auto loans					
Commercial and industrial loans	0	0	0	0	0
All other loans and leases	0.01	0.04	0.01	0.03	0.06
Total net losses on securitized assets	0.37	1.08	2.06	2.36	2.53
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.30	1.40	1.92	2.33	3.28
Home equity lines	0.59	0.59	0.62	0.92	1.13
Credit card receivables	0.63	1	1.02	1.01	0.98
Commercial and industrial loans	0.41	0.21	0.27	0.23	0.20
All other loans and leases	0.19	0.27	0.31	0.29	0.28
Total managed loans past due 30–89 days	0.54	0.61	0.78	0.87	1.13
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.77	1.69	2.04	3.31	4.63
Home equity lines	0.18	0.15	0.19	0.32	0.49
Credit card receivables	0.60	1.15	1.07	1.01	0.93
Commercial and industrial loans	0.07	0.10	0.06	0.05	0.04
All other loans and leases	0.03	0.03	0.03	0.06	0.05
Total managed loans past due 90+ days	0.48	0.56	0.65	0.95	1.32
Total Past Due Managed Assets					
	1.03	1.17	1.43	1.82	2.46
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0.06	0.23	0.35	0.52	0.62
Home equity lines	-0.35	-0.18	-0.57	0.11	0.52
Credit card receivables	2.11	2.98	3.02	2.88	2.69
Commercial and industrial loans	0.12	0.37	0.20	0.18	0.32
All other loans and leases	0.07	0.22	0.14	0.11	0.11
Net Losses on Managed Assets Percent of Total Managed Assets					
	0.22	0.46	0.44	0.49	0.55

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	0	0	-18,000	2,000	17,000		-100.00
Dividends	0	0	0	0	0		
Interest	0	0	0	2,000	6,000		-100.00
Management and service fees	0	0	0	0	0		
Other income	0	0	-18,000	0	11,000		
Income from nonbank subsidiaries	0	0	502,000	36,000	618,000		-100.00
Dividends	0	0	0	91,000	202,000		-100.00
Interest	0	0	8,000	78,000	205,000		-100.00
Management and service fees	0	0	0	0	0		
Other income	0	0	494,000	-133,000	211,000		
Income from subsidiary holding companies	23,983,000	19,177,000	37,314,000	36,920,000	18,920,000	25.06	321.05
Dividends	15,621,000	10,352,000	27,820,000	28,575,000	12,088,000	50.90	278.51
Interest	8,362,000	8,825,000	9,494,000	8,345,000	6,832,000	-5.25	432.95
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	23,983,000	19,177,000	37,798,000	36,958,000	19,555,000	25.06	236.75
Securities gains (losses)	0	0	0	0	0		-100.00
Other operating income	-113,000	-136,000	-397,000	-863,000	-194,000		
Total operating income	23,870,000	19,041,000	37,401,000	36,095,000	19,361,000	25.36	226.49
Operating Expenses							
Personnel expenses	702,000	586,000	377,000	81,000	626,000	19.80	5.09
Interest expense	3,383,000	4,119,000	5,899,000	6,425,000	5,555,000	-17.87	-33.61
Other expenses	883,000	1,201,000	1,715,000	1,754,000	1,235,000	-26.48	-69.27
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	4,968,000	5,906,000	7,991,000	8,260,000	7,416,000	-15.88	-42.48
Income (loss) before taxes	18,901,000	13,133,000	29,405,000	27,806,000	11,945,000	43.92	
Applicable income taxes (credit)	886,000	649,000	341,000	-281,000	950,000	36.52	
Extraordinary items					0		
Income before undistributed income of subsidiaries	18,015,000	12,484,000	29,064,000	28,087,000	10,995,000	44.30	1822.63
Equity in undistributed income of subsidiaries	13,963,000	5,410,000	-1,634,000	60,000	7,237,000	158.10	-17.71
Bank subsidiaries	0	0	0	0	0		
Nonbank subsidiaries	-115,000	38,000	83,000	-246,000	-1,488,000		
Subsidiary holding companies	14,078,000	5,372,000	-1,717,000	306,000	8,725,000	162.06	-16.29
Net income (loss)	31,978,000	17,894,000	27,430,000	28,147,000	18,232,000	78.71	78.59
Memoranda							
Bank net income	0	0	0	0	0		
Nonbank net income	-115,000	38,000	83,000	-155,000	-1,286,000		
Subsidiary holding companys' net income	29,699,000	15,724,000	26,103,000	28,881,000	20,813,000	88.88	41.80

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Parent Company Balance Sheet

Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change		
									1-Year	5-Year	
Assets											
Investment in bank subsidiaries	347,000	0.06	213,000	0.04	51,000	0.01	195,000	146,000	62.91	102.92	
Common and preferred stock	0	0	0	0	0	0	0	0			
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	4,000	0	3,000	0	5,000	0	2,000	9,000	33.33	-50.00	
Other receivables	343,000	0.06	210,000	0.04	46,000	0.01	193,000	137,000	63.33	110.43	
Investment in nonbank subsidiaries	4,013,000	0.73	4,125,000	0.77	4,054,000	0.83	4,401,000	9,970,000	-2.72	-87.98	
Common and preferred stock	3,645,000	0.66	3,715,000	0.70	3,663,000	0.75	3,432,000	5,225,000	-1.88	-46.98	
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	175,000	0.03	233,000	0.04	334,000	0.07	617,000	4,498,000	-24.89	-99.33	
Other receivables	193,000	0.03	177,000	0.03	57,000	0.01	352,000	247,000	9.04	-44.06	
Investment in subsidiary holding companies	533,944,000	96.63	512,384,000	96.10	470,766,000	95.95	445,950,000	443,072,000	4.21	32.00	
Common and preferred stock	316,497,000	57.28	305,818,000	57.36	297,465,000	60.63	293,045,000	296,506,000	3.49	10.12	
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	217,321,000	39.33	206,452,000	38.72	173,260,000	35.31	152,878,000	146,566,000	5.26	87.94	
Other receivables	126,000	0.02	114,000	0.02	41,000	0.01	27,000	0	10.53	-91.24	
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0			
Securities	671,000	0.12	701,000	0.13	656,000	0.13	628,000	596,000	-4.28	-26.18	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution	5,011,000	0.91	5,886,000	1.10	5,691,000	1.16	4,752,000	4,554,000	-14.87	-74.83	
Cash and due from unrelated depository institution	0	0	7,000	0	4,000	0	389,000	193,000	-100.00	-100.00	
Premises, furnishings, fixtures and equipment	44,000	0.01	20,000	0	10,000	0	11,000	12,000	120.00	528.57	
Intangible assets	477,000	0.09	477,000	0.09	477,000	0.10	477,000	477,000	0.00	0.00	
Other assets	8,081,000	1.46	9,353,000	1.75	8,951,000	1.82	14,208,000	14,065,000	-13.60	-20.68	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0			
Total assets	552,588,000	100.00	533,166,000	100.00	490,660,000	100.00	471,011,000	473,085,000	3.64	17.61	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0			
Securities sold (repos)	0	0	0	0	0	0	0	0			
Commercial paper	0	0	0	0	0	0	0	0			
Other borrowings 1 year or less	5,155,000	0.93	9,357,000	1.75	10,134,000	2.07	16,168,000	22,327,000	-44.91	-76.40	
Borrowings with maturity over 1 year	222,876,000	40.33	198,849,000	37.30	166,624,000	33.96	143,722,000	133,729,000	12.08	90.00	
Subordinated notes and debentures	25,423,000	4.60	24,874,000	4.67	23,151,000	4.72	22,585,000	26,062,000	2.21	-16.36	
Other liabilities	17,393,000	3.15	15,965,000	2.99	13,380,000	2.73	8,828,000	10,286,000	8.94	31.04	
Balance due to subsidiaries and related institutions	11,675,000	2.11	11,197,000	2.10	12,561,000	2.56	14,383,000	13,535,000	4.27	-42.22	
Total liabilities	282,522,000	51.13	260,242,000	48.81	225,850,000	46.03	205,686,000	205,939,000	8.56	39.16	
Equity Capital	270,066,000	48.87	272,924,000	51.19	264,810,000	53.97	265,325,000	267,146,000	-1.05	1.21	
Perpetual preferred stock (income surplus)	24,708,000	4.47	24,510,000	4.60	23,401,000	4.77	22,326,000	22,323,000	0.81	-2.03	
Common stock	81,000	0.01	87,000	0.02	88,000	0.02	97,000	103,000	-6.90	-19.80	
Common surplus	62,317,000	11.28	85,895,000	16.11	91,635,000	18.68	118,799,000	137,986,000	-27.45	-57.59	
Retained earnings	188,064,000	34.03	164,088,000	30.78	156,319,000	31.86	136,314,000	113,816,000	14.61	84.61	
Accumulated other comprehensive income	-5,104,000	-0.92	-1,656,000	-0.31	-6,633,000	-1.35	-12,211,000	-7,082,000			
Other equity capital components	0	0	0	0	0	0	0	0			
Total liabilities and equity capital	552,588,000	100.00	533,166,000	100.00	490,660,000	100.00	471,011,000	473,085,000	3.64	17.61	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	54,000	0.01	0	0			
Loans and advances from nonbank subsidiaries	11,597,000	2.10	10,915,000	2.05	11,325,000	2.31	13,424,000	12,365,000	6.25	-19.73	
Notes payable to subsidiaries that issued TPS	1,000	0	1,000	0	1,000	0	736,000	3,835,000	0.00	-99.97	
Loans and advances from subsidiary holding companies	0	0	0	0	1,000	0	1,000	1,000			
Subordinated and long-term debt 1 year or less	153,000	0.03	187,000	0.04	242,000	0.05	1,649,000	4,105,000	-18.18	-96.83	
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0			

BHC Name

City/State

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	11.68	11.94	53	6.69	7.29	39	10.24	9.68	61	10.63	10.40	52	6.71	7.61	40
Bank net income / Average equity investment in banks	0	11.80	1		7.45			10.51			11.19			8.74	
Nonbank net income / Average equity investment in nonbanks	-3.16	13.12	2	1.02	9.75	25	2.33	7.89	34	-3.28	7.10	6	-21.39	4.73	7
Subsidiary HCs net income / Average equity investment in sub HCs	9.50	10.11	45	5.27	7.01	50	8.81	8.55	50	9.85	8.78	55	7.05	6.82	42
Bank net income / Parent net income	0	96.79	4	0	88.16	5	0	82.22	7	0	82.56	8	0	80.64	7
Nonbank net income / Parent net income		3.40		0.21	3.59	42	0.30	5.93	40		3.78			7.76	
Subsidiary holding companies' net income / Parent net income	92.87	65.35	55	87.87	68.34	55	95.16	74	53	102.61	72.48	84	114.16	82.97	86
Leverage															
Total liabilities / Equity capital	104.61	16.81	96	95.35	20.06	93	85.29	20.43	91	77.52	20.88	89	77.09	19.94	90
Total debt / Equity capital	93.85	11.71	96	85.40	14.41	94	75.49	14.31	91	68.77	14.69	91	68.17	13.95	90
Total debt + notes payable to subs that issued TPS / Equity capital	93.85	13.63	96	85.40	16.67	93	75.49	16.36	91	69.05	17.10	91	69.61	16.10	90
Total debt + Loans guaranteed for affiliate / Equity capital	93.85	11.77	96	85.40	14.68	93	75.49	14.56	91	68.77	15.14	89	68.17	14.35	90
Total debt / Equity capital – excess over fair value	93.85	11.81	96	85.40	14.52	94	75.49	14.51	91	68.77	14.81	90	68.17	14.10	89
Long-term debt / Equity capital	91.94	10.95	96	81.97	13.56	94	71.66	13.04	93	62.68	13.37	89	59.81	12.69	90
Short-term debt / Equity capital	1.91	0.57	84	3.43	0.77	86	3.83	1.02	83	6.09	1.14	88	8.36	1.07	91
Current portion of long-term debt / Equity capital	0.06	0.06	87	0.07	0.06	86	0.09	0.05	87	0.62	0.14	89	1.54	0.27	88
Excess cost over fair value / Equity capital	0	0.05	41	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38
Long-term debt / Consolidated long-term debt	91.47	39.86	86	92.09	34.67	95	87.57	28.44	96	86.23	28.63	93	84.85	26.93	93
Double Leverage															
Equity investment in subs / Equity capital	118.54	103.22	92	113.41	102.81	90	113.71	103.22	91	111.74	103.10	84	112.95	102.10	88
Total investment in subs / Equity capital	199.32	108.40	96	189.33	110.16	94	179.33	111.07	92	169.81	112.48	90	169.64	111.30	90
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	1.57	0.29	91	2.05	0.47	90	1.32	0.36	88	1.11	0.35	83	1.90	0.52	83
Equity investment in subs – equity cap / Net income-div (X)	2.09	1.05	79	3.59	1.82	84	1.83	1.22	76	1.46	1.22	76	2.74	2.64	63
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	177.51	152.85	66	135.22	136.59	57	238.10	177.68	77	240.55	162.34	84	141.58	141.81	59
Cash from ops + noncash items + op expense / Op expense + dividend	121.84	154.48	40	239.94	147.24	87	388.06	190.27	90	215.59	174.91	72	120.80	148.20	42
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	96.13	98.54	42	100.81	134.08	34	103.16	116.34	41	101.90	103.19	53	22.36	92.33	20
Pretax operating income + interest expense / Interest expense	658.71	1,835.33	27	418.84	2,016.32	27	598.47	1,968.54	33	532.78	2,898.75	31	315.03	1,909.25	28
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	658.71	1,770.77	28	418.84	1,539.23	26	598.47	1,632.83	29	520.86	1,369.37	32	303.87	1,547.94	23
Dividends + interest from subsidiaries / Interest expense + dividends	210.77	174.12	65	162.13	150.43	64	276.93	210.80	75	278.88	188.90	80	173.22	172.51	59
Fees + other income from subsidiaries / Salary + other expenses	0	11.92	32	0	13.95	31	22.75	16.52	70	-7.25	16.08	4	11.93	16.39	63
Net income / Current part of long-term debt + preferred dividends (X)	20.32	47.61	39	11.13	35.64	35	16.39	57.11	35	9.08	33.93	20	3.21	24.63	16
Other Ratios															
Net assets that reprice within 1 year / Total assets	-4.42	3.44	5	-4.88	3.85	4	-6.02	2.64	7	-6.59	2.61	9	-8.47	3.24	5
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.17			0.10			0.04			0.24			0.10	
Nonaccrual		0.92			1.03			0.54			6.54			7.38	
Total		1.09			1.13			0.58			6.78			7.48	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	46	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	46	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	20.42	1.76	92	20.49	2.66	89	24.37	5.62	85	23.79	5.50	85	24.23	5.68	88
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	5.92	0.06	96	7.15	0.08	96	9.68	0.19	96	8.91	0.21	96	10.01	0.13	97

BHC Name

City/State

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	44.39	66.37	37	61.75	81.10	40	26.07	57.84	21	24.48	57.26	14	50.99	68.72	41
Dividends declared / Net income	25	28.27	43	43.08	42.29	52	27.63	33.08	37	24.43	27.33	33	30.75	31.29	43
Net income – dividends / Average equity.....	8.76	8.62	59	3.81	4.14	44	7.41	6.46	62	8.03	7.33	60	4.65	5.03	44
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	155.92	7	0	132.17	7	0	178.13	9	0	157.73	9	0	130.71	8
Dividends from nonbank subsidiaries	0	4.90	22	0	3.41	23	0	7.53	19	1.32	7.13	67	3.60	12.57	68
Dividends from subsidiary holding companies.....	195.36	5.91	94	134.28	4.85	93	367.12	21.40	94	415.64	16.86	97	215.63	18.99	92
Dividends from all subsidiaries	195.36	203.53	60	134.28	174.85	43	367.12	260.40	77	416.96	215.26	88	219.23	196.35	65
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries		45.96			60.28			66.55			60.71			59	
Interest income from bank subsidiaries.....		0.11			0.36			0.54			0.52			0.76	
Management and service fees from bank subsidiaries		0.88			1.47			1.55			1.88			2.98	
Other income from bank subsidiaries.....		0			0			0			0			0.01	
Operating income from bank subsidiaries		51.33			62.88			69.36			63.43			62.82	
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		62.63		0	56.39	15	0	82.95	12		51.40			102.35	
Interest income from nonbank subsidiaries.....		2.44		0	7.38	32	9.64	20.25	66		18.56			8.11	
Management and service fees from nonbank subsidiaries		0.37		0	0.86	39	0	1.92	38		2.96			0.85	
Other income from nonbank subsidiaries.....		0.07		0	0.16	46	595.18	1.06	98		0.15			0.81	
Operating income from nonbank subsidiaries		87.22		0	79.84	8	604.82	150.41	90		99.33			165.35	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	52.60	38.10	60	65.84	43.51	71	106.58	61.23	80	98.94	48.56	84	58.08	59.89	52
Interest income from subsidiary holding companies.....	28.16	5.26	90	56.12	8.40	95	36.37	6.54	92	28.89	3.95	96	32.83	2.71	91
Management and service fees from subsidiary holding companies.....	0	0.73	42	0	0.44	45	0	0.36	46	0	0.43	46	0	0.56	45
Other income from subsidiary holding companies.....	0	-0.40	50	0	0.01	45	0	0.29	44	0	0.01	48	0	0	47
Operating income from subsidiary holding companies.....	80.75	58.37	60	121.96	55.20	80	142.95	76.49	80	127.83	61.19	84	90.90	64.33	69
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	74.16	7	0	69.76	8	0	67.32	10	0	65.18	11	0	59.17	11
Interest income from bank subsidiaries.....	0	0.23	23	0	0.63	20	0	0.80	18	0.01	0.92	39	0.03	0.94	44
Management and service fees from bank subsidiaries	0	1.44	37	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35
Other income from bank subsidiaries.....	0	0.02	46	0	0.04	45	-0.05	0.03	2	0	0.02	47	0.06	0.09	86
Operating income from bank subsidiaries	0	83.13	3	0	82.20	4	-0.05	78.80	3	0.01	74.20	8	0.09	69.23	9
Dividends from nonbank subsidiaries	0	3.07	21	0	1.95	23	0	2.65	19	0.25	2.57	58	1.04	2.65	69
Interest income from nonbank subsidiaries.....	0	0.18	36	0	0.73	36	0.02	1.19	65	0.22	2.32	70	1.06	2.79	75
Management and service fees from nonbank subsidiaries	0	0.01	42	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.01	46	1.32	0.04	94	-0.37	0.02	4	1.09	0.17	92
Operating income from nonbank subsidiaries	0	4.67	14	0	4.70	16	1.34	7.29	54	0.10	7.64	35	3.19	9.99	59
Dividends from subsidiary holding companies.....	65.44	2.10	94	54.37	2.53	92	74.38	4.52	92	79.17	5.15	93	62.43	5.49	89
Interest income from subsidiary holding companies.....	35.03	0.01	97	46.35	0.11	97	25.38	0.20	97	23.12	0.37	98	35.29	0.13	99
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	100.47	3.91	99	100.71	4.56	98	99.77	6.08	97	102.29	6.79	99	97.72	6.46	96
Loans and advances from subsidiaries / Short term debt.....	224.97	158.10	78	116.65	135.13	64	112.30	83.37	68	83.03	87.87	60	55.39	83.68	50
Loans and advances from subsidiaries / Total debt	4.58	26.38	35	4.68	27.08	35	5.69	28.33	38	7.36	26.53	38	6.79	39.18	43